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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**



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University of Massachusetts

**ANNUAL REPORT**  
**OF THE**  
**COMMISSIONER OF BANKS**  
**FOR THE**  
*Fiscal Year Ended October 31, 1967*

**SECTION C**  
**RELATING TO**  
**SAVINGS BANKS AND INSTITUTIONS**  
**FOR SAVINGS**



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**The Commonwealth of Massachusetts**  
DIVISION OF BANKS AND LOAN AGENCIES  
150 Causeway Street, Boston

*Commissioner of Banks*  
FREYDA P. KOPLOW

*Deputy Commissioner of Banks*  
WILLIAM P. MORRISSEY

*Chief Director of Bank Examinations*  
ARTHUR B. MALONE

*Director of Savings Bank Examinations*  
ALDEI C. BOURGEOIS

*Assistant Director of Savings Bank Examinations*  
FRANCIS D. CRIMMINS

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COMMISSIONER'S LETTER OF TRANSMITTAL

**The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
150 CAUSEWAY STREET, BOSTON  
FEBRUARY 1, 1968

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1967.

Respectfully,

FREYDA P. KOPLOW

*Commissioner of Banks*



## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1967, there were 176 such banks in active operation. The following four banks were merged during the year:

NAME OF BANK	EFFECTIVE DATE	NAME OF MERGED BANK
Mechanics' Savings Bank, Holyoke	May 1, 1967	Falls-Mechanics Savings Bank
Chicopee Falls Savings Bank, Chicopee		
Greenfield Savings Bank, Greenfield	July 3, 1967	Greenfield Savings Bank
Crocker Institution for Savings, Turners Falls		

During the fiscal year ended October 31, 1967, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

## MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
November 23, 1965	July 10, 1967	Somerville Savings Bank	40 Union Square, Somerville
January 27, 1967	—	Lynn Institution for Savings	258-270 Union Street, Lynn
April 3, 1967	April 3, 1967	North Easton Savings Bank	295 Main Street, North Easton

## BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
October 7, 1966	October 31, 1966	Essex Broadway Savings Bank	*454 Essex Street, Lawrence
August 18, 1966	November 15, 1966	Whitinsville Savings Bank	Warwick Shoppers World, Route 126, Blackstone
November 23, 1965	November 21, 1966	Great Barrington Savings Bank	Main Street, Sheffield
September 22, 1965	December 1, 1966	New Bedford Five Cents Savings Bank	At the corner of Acushnet Avenue and Dawson Street, New Bedford
June 29, 1966	January 3, 1967	Warren Institution for Savings	†174 Federal Street, Boston
September 12, 1966	January 3, 1967	Chelsea Savings Bank	211 Squire Road, Revere
February 7, 1966	January 19, 1967	Haverhill Savings Bank	Plaistow Road, Haverhill
May 31, 1966	January 30, 1967	Marlborough Savings Bank	11-13 Florence Street, Marlborough
February 2, 1966	February 2, 1967	The Boston Five Cents Savings Bank	Washington Park Shopping Plaza, Warren Street, Roxbury
October 4, 1966	February 14, 1967	Worcester County Institution for Savings	White City Shopping Center, Route 9, Shrewsbury
June 29, 1966	February 23, 1967	The Boston Five Cents Savings Bank	One Center Plaza, Boston
January 30, 1967	March 3, 1967	City Savings Bank of Pittsfield	†North side of Maple Street, opposite Frisell's Market, Inc., Hinsdale
January 30, 1967	March 3, 1967	City Savings Bank of Pittsfield	†East side of Route 41, near the United States Post Office, Richmond
March 29, 1965	April 27, 1967	The Provident Institution for Savings in the Town of Boston	Charles River Plaza Shopping Center, 199 Cambridge Street, Boston
April 20, 1967	May 1, 1967	Falls-Mechanics Savings Bank	*91 Main Street, Chicopee
February 7, 1966	June 12, 1967	Newton Savings Bank	40 Austin Street, Newtonville
January 27, 1967	June 28, 1967	South Scituate Savings Bank	Queen Anne's Plaza, Norwell
June 22, 1967	July 3, 1967	Greenfield Savings Bank	*52 Avenue A (Turners Falls District), Montague
November 30, 1966	September 18, 1967	County Savings Bank	385 Broadway, Revere
February 1, 1966	October 9, 1967	Dorchester Savings Bank	234 Mt. Vernon Street (Bay-side Shopping Center), Dorchester
January 9, 1967	October 16, 1967	Medford Savings Bank	491 High Street, West Medford

\*Result of merger

†Relocation

‡Mobile branch office

# BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1967

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
April 22, 1966	Suffolk Franklin Savings Bank	One State Street, Boston
July 7, 1966	Lynn Five Cents Savings Bank	Easterly side of Paradise Road, Swampscott, in the so-called Vinnin Square shopping area
October 4, 1966 and May 25, 1967	Ipswich Savings Bank	Corner of Martin and Pickering Streets, Essex
November 14, 1966	Lawrence Savings Bank	20 Jackson Street, Methuen
November 14, 1966	Springfield Institution for Savings	1425 Westfield Street, West Spring- field
November 14, 1966	Westfield Savings Bank	Main Street, Agawam
January 4, 1967	Amherst Savings Bank	487 Newton Street, South Hadley
April 20, 1967	The Boston Five Cents Savings Bank	*1895 Centre Street, West Roxbury
May 2, 1967	Medford Savings Bank	394A Main Street, Medford
May 25, 1967	Framingham Savings Bank	575 Worcester Road (Route 9), Framingham
June 1, 1967	Medford Savings Bank	Wellington Circle Shopping area, lo- cated on the Fellsway, Medford
June 27, 1967	Hudson Savings Bank	Hudson Shopping Center (Route 85), Hudson
June 29, 1967	Springfield Institution for Savings	Boston Road at Fernbank Road, just east of Parker Street, Springfield
July 27, 1967	The Provident Institution for Savings in the Town of Boston	*120 Franklin Street, Boston
September 6, 1967	The Andover Savings Bank	*547 Broadway, Methuen
September 11, 1967	Beverly Savings Bank	North Beverly Plaza, Dodge Street, Beverly
October 30, 1967	The Franklin Savings Institution	Federal Street, between Abbott Street and Woodleigh Avenue, Greenfield

\*Relocation

As of the fiscal year ended October 31, 1967, 85 banks had been authorized to operate branch offices, and there were 184 branches in operation (four of which are operating as mobile branches).

## ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$10,334 million. During the fiscal year the assets increased approximately \$589 million, an increase of 6.04 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1963	\$8,072,894	\$558,262	7.43
1964	8,779,990	707,096	8.76
1965	9,432,073	652,083	7.43
1966	9,744,613	312,540	3.31
1967	10,333,580	588,967	6.04

Investments in U. S. Government holdings have decreased approximately \$349 million and municipal obligations \$6.9 million. The total investment in bank and fire insurance company stocks increased approximately \$13 million and other types of bonds \$523 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1966, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$361 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$7,304 million and represent 70.68 per cent of the total assets.



## DEPOSITS

The deposit liability of the 176 savings banks at the close of business October 31, 1967, amounted to \$9,178 million and represented 3,587,036 accounts. The club deposit figure amounting to \$26 million is not included in the foregoing amount. During the fiscal year ended October 31, 1967, deposits increased in the amount of \$536 million which compares with an increase of \$292 million in the preceding year.

## SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$834 million, or 9.06 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$26 million since the fiscal year ended October 31, 1966. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

## DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1967. Statement number 3 of this report is now headed "Dividend Rates", and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$398 million, which is an increase of \$34 million over the preceding year.

## MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

## LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.9 million at the close of business October 31, 1967. No application for a loan has been received since prior to the year 1939.

## DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1967, this Fund insured the full amount of the deposits in 168 of the 176 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$15,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$79.8 million at the close of business October 31, 1967. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 31, 1967.

## SAVINGS BANK INVESTMENT FUND

An open-end mutual fund designed primarily to enable diversified and professionally-managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and

subsequent amendments. Shares numbering 35,918 with a total net asset market value of about \$62 million (\$1,733.39 per share) were held by 98 banks, 3 life insurance departments and the Savings Banks Employees Retirement Association on October 31, 1967. These figures compare with 29,622 shares with total net asset market value of \$45 million (\$1,525.85 per share), held by 89 savings banks, 3 life insurance departments, and the Savings Banks Employees Retirement Association on October 31, 1966. Net asset value per share, at cost, on October 31, 1967 was \$1,382.39.

### SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and sixty-nine member banks plus six associations. The total resources of this Association amounted to \$37 million at the close of business October 31, 1967.

### LEGISLATION ENACTED RELATING TO SAVINGS BANKS

#### *Acts of 1967*

CHAPTER	AMENDMENT TO:	DESCRIPTION
210	G.L., C. 183, s. 56	An Act requiring the payment of certain charges by a mortgagor relative to certain mortgage loans insured by the Federal Housing Commissioner in the event of the anticipatory repayment of certain mortgage notes.
220	G.L., C. 167, s. 12	An Act prohibiting banks from engaging in the travel agency business.
271	G.L., C. 168, s. 42	An Act relative to investment by savings banks in obligations of the Federal National Mortgage Association, and in certain notes representing Farm Housing loans.
283	G.L., C. 168, s. 60	An Act further regulating the declaration and payment of dividends by savings banks.
301	G.L., C. 168, s. 61	An Act further regulating the declaration and payment of extra dividends.
312	G.L., C. 168, s. 34	An Act increasing to ninety percent of deposits the amount a savings bank may have invested in first mortgages of real estate.
348	G.L., C. 167, s. 58	An Act prohibiting banks from allocating periodic payments by mortgagors for taxes for purposes other than tax payments.

*Acts of 1967 (continued)*

CHAPTER	AMENDMENT TO:	DESCRIPTION
433	G.L., C. 168, s. 49; G.L., C. 171, s. 21	An Act relative to investments by savings banks and credit unions.
673	G.L., C. 140A, s. 1, 5, 7	An Act further regulating the disclosure of finance charges in connection with certain credit transactions.
809	G.L., C. 167, s. 58	An Act clarifying the purposes for which amounts collected by banks for real estate taxes on properties mortgaged thereto may be used.

*Regulations*

The Commissioner of Banks promulgated no regulations relating to savings banks during the period beginning November 1, 1966 and ending October 31, 1967.

## INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

## SAVINGS BANKS

Name	Location	Pages	
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Amherst Savings Bank . . . . .	Amherst . . . . .	3	51
Andover Savings Bank, The . . . . .	Andover . . . . .	3	51
Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	4	51
Assabet Institution for Savings . . . . .	Maynard . . . . .	27	77
Athol Savings Bank . . . . .	Athol . . . . .	4	51
Attleborough Savings Bank . . . . .	North Attleborough . . . . .	33	83
Barre Savings Bank . . . . .	Barre . . . . .	4	52
Bass River Savings Bank . . . . .	Yarmouth . . . . .	47	100
Bay State Savings Bank . . . . .	Worcester . . . . .	46	99
Belmont Savings Bank . . . . .	Belmont . . . . .	5	53
Benjamin Franklin Savings Bank . . . . .	Franklin . . . . .	18	67
Berkshire County Savings Bank . . . . .	Pittsfield . . . . .	34	85
Beverly Savings Bank . . . . .	Beverly . . . . .	5	53
Boston Five Cents Savings Bank, The . . . . .	Boston . . . . .	5	53
Braintree Savings Bank, The . . . . .	Braintree . . . . .	10	58
Bridgewater Savings Bank . . . . .	Bridgewater . . . . .	10	58
Brighton Five Cents Savings Bank . . . . .	Boston . . . . .	5	53
Bristol County Savings Bank . . . . .	Taunton . . . . .	40	91
Brockton Savings Bank . . . . .	Brockton . . . . .	10	59
Brookline Savings Bank . . . . .	Brookline . . . . .	11	59
Cambridge Savings Bank . . . . .	Cambridge . . . . .	11	59
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Cape Ann Savings Bank . . . . .	Gloucester . . . . .	19	68
Cape Cod Five Cents Savings Bank . . . . .	Harwich . . . . .	20	69
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Charlestown Savings Bank . . . . .	Boston . . . . .	6	53
Chelsea Savings Bank . . . . .	Chelsea . . . . .	12	61
Chicopee Savings Bank . . . . .	Chicopee . . . . .	13	61
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Essex Broadway Savings Bank . . . . .	Lawrence . . . . .	22	73
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Fairhaven Institution for Savings . . . . .	Fairhaven . . . . .	16	65
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Framingham Savings Bank . . . . .	Framingham . . . . .	18	67

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Granite Savings Bank . . . . .	Rockport . . . . .	37	88
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Greenfield Savings Bank . . . . .	Greenfield . . . . .	19	69
Grove Hall Savings Bank . . . . .	Boston . . . . .	7	55
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Haverhill Savings Bank . . . . .	Haverhill . . . . .	20	69
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Hibernia Savings Bank, The . . . . .	Boston . . . . .	7	55
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Holyoke Savings Bank . . . . .	Holyoke . . . . .	21	71
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Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
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Rockland Savings Bank . . . . .	Rockland . . . . .	36	88
Salem Savings Bank . . . . .	Salem . . . . .	37	89
Salem Five Cents Savings Bank . . . . .	Salem . . . . .	37	89
Seamen's Savings Bank . . . . .	Provincetown . . . . .	35	87
Shelburne Falls Savings Bank . . . . .	Shelburne . . . . .	37	89
Somerset Savings Bank . . . . .	Somerville . . . . .	38	89
Somerville Savings Bank . . . . .	Somerville . . . . .	38	89
South Adams Savings Bank . . . . .	Adams . . . . .	3	50
South Boston Savings Bank . . . . .	Boston . . . . .	8	57
Southbridge Savings Bank . . . . .	Southbridge . . . . .	38	90
South Scituate Savings Bank . . . . .	Norwell . . . . .	34	85
South Weymouth Savings Bank . . . . .	Weymouth . . . . .	43	96
Spencer Savings Bank . . . . .	Spencer . . . . .	38	90
Springfield Five Cents Savings Bank . . . . .	Springfield . . . . .	39	91
Springfield Institution for Savings . . . . .	Springfield . . . . .	39	91
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Warren Institution for Savings . . . . .	Boston . . . . .	9	57
Washington Savings Bank . . . . .	Lowell . . . . .	25	75
Watertown Savings Bank . . . . .	Watertown . . . . .	42	94
Webster Five Cents Savings Bank . . . . .	Webster . . . . .	42	94
Wellfleet Savings Bank . . . . .	Wellfleet . . . . .	42	95
Westborough Savings Bank . . . . .	Westborough . . . . .	42	95
Westfield Savings Bank . . . . .	Westfield . . . . .	43	95
West Newton Savings Bank . . . . .	Newton . . . . .	32	82
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ABSTRACTS OF THE ANNUAL REPORTS  
OF  
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS  
SHOWING  
LOCATIONS OF MAIN OFFICES  
AND BRANCHES  
NAMES OF OPERATING OFFICERS,  
CLERK AND TRUSTEES  
MEMBERS OF BOARD OF INVESTMENT AND  
AUDITING COMMITTEE  
AND  
OFFICERS AND DIRECTORS OF  
MUTUAL SAVINGS CENTRAL FUND, INC.  
SAVINGS BANK INVESTMENT FUND  
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION





**ABINGTON**

**Abington Savings Bank**  
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	John I. Maxwell <i>Treasurer</i>
Douglas J. Bone <i>Vice President</i>	Ralph S. Alden <i>Assistant Treasurer</i>
James E. Doughty <i>Clerk of Corporation</i>	

**Trustees**

R. S. Alden	J. I. Maxwell
W. S. Bancroft	*H. I. Perry
*D. J. Bone	*C. A. Robertson
W. E. Browne (Hon.)	*C. A. Smith
†J. W. Dennis	*J. P. Smith
J. E. Doughty	*C. A. Tarr
R. W. Gates	R. L. Trask
M. D. Haskins (Hon.)	H. B. Trufant
L. A. Hathaway	†L. M. Turner
†D. H. Lynch	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws second Wednesday in December

**ADAMS**

**South Adams Savings Bank**  
2 Center Street

Date of Incorporation, May 1, 1869

Leo V. Willett <i>President</i>	John J. Gallivan <i>Treasurer</i>
John J. Gallivan <i>Exec. Vice President</i>	Larena S. Potter
Harold M. Rice <i>Vice President</i>	Michael Kwasniowski, Jr. <i>Assistant Treasurers</i>
Walter J. Donovan <i>Clerk of Corporation</i>	Charles F. Reid <i>Chairman of Board</i>

**Trustees**

J. I. Curtin	B. P. Polak
J. J. Gallivan	*C. F. Reid
*T. O. Harvey	*H. M. Rice
†W. H. Hoffman	*J. T. Satko
†F. S. Lazarczyk	*L. V. Willett
†R. Ouellette	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws first Wednesday in May

**AMESBURY**

**Provident Institution for Savings in the Towns of Salisbury and Amesbury**  
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey	Hugh A. Miller <i>Assistant Treasurer</i>
George L. Briggs, Jr.	Albert Leddy <i>Clerk of Corporation</i>
Clarence D. Roberts <i>Vice Presidents</i>	

**Trustees**

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25  
Annual meeting date as provided for in By-Laws fourth Wednesday in May

**AMHERST**

**Amherst Savings Bank**  
25 South Pleasant Street

Date of Incorporation, April 5, 1864

**Branch Office**

142 Russell Street, Hadley

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	Alexander Madenski
Scott H. Harvey <i>Vice Presidents</i>	H. David Cary <i>Assistant Treasurers</i>
Bruce G. Brown <i>Clerk of Corporation</i>	

**Trustees**

R. L. Bates	H. I. Newell
R. R. Blair	*W. P. Rackliffe
B. G. Brown	†A. D. Rhodes
*K. D. Cuddeback	*T. E. Sullivan
W. S. Dakin	S. F. Teele
†H. M. Elder	A. L. Torrey
P. T. Ford	I. B. VanWert
*R. P. Hadley	†W. L. Vincent
*R. McCarter	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

**ANDOVER**

**The Andover Savings Bank**  
61 Main Street

Date of Incorporation, April 2, 1834

**Branch Offices**

108 Main Street, North Andover  
5 Hampshire Street, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Lyman S. Appleton
Gardner Sutton <i>Clerk of Corporation</i>	Chester T. Jenkins
	Dana W. Kingsley <i>Assistant Treasurers</i>

**Trustees**

*L. S. Appleton	†J. M. Kemper
*T. A. Bridges	R. C. MacGowan
*W. E. Brimer	†E. C. Nichols
*P. S. Clements	*A. W. Reynolds
C. G. Hatch	H. N. Stevens, Jr.
*R. M. Henderson	†G. Sutton

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**ARLINGTON**

**Arlington Five Cents Savings Bank**  
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

**Branch Offices**

190 Massachusetts Avenue, East Arlington  
1300 Massachusetts Avenue, Arlington Heights  
160 Great Road, Bedford  
214 Cambridge Street, Burlington

Edward P. Clark  
*President*

Paul A. Cameron  
*Treasurer*

Paul A. Cameron  
Arthur D. Saul, Jr.  
*Vice Presidents*

Janet M. Pavliska  
*Vice Treasurer*

Burton Harrison  
*Asst. Vice President*

George C. Henderson, Jr.  
Alexander Malcomson, Jr.  
*Assistant Treasurers*

Robert F. O'Brien  
*Clerk of Corporation*

**Trustees**

†R. W. Baker  
†C. W. Blackmon  
†M. W. Bradford  
\*F. A. Cameron  
\*E. P. Clark  
J. B. Fox  
H. M. Gott (Hon.)  
\*W. F. Homer, Jr.

A. B. Igo  
F. Keefe  
†W. C. McCarty  
R. F. O'Brien  
G. C. Porter (Hon.)  
\*G. J. Rossi  
\*K. C. Streng  
A. Weller

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of December in each year

**ATHOL**

**Athol Savings Bank**  
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd  
*President*

Arthur R. James  
*Treasurer*

A. Spaulding Rose  
Arthur R. James  
*Vice Presidents*

Leonard E. King  
*Assistant Treasurer*

George W. Grant  
*Clerk of Corporation*

**Trustees**

†W. Findlay  
G. W. Grant  
A. E. Hamm  
†R. R. Haven  
\*E. J. Herd  
†H. H. Higgins  
A. R. James

\*P. P. Jerris  
H. M. Lougee  
J. M. O'Laughlin, Jr.  
\*S. A. Perekslis  
\*H. O. Robinson  
\*A. S. Rose

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

**AYER**

**North Middlesex Savings Bank**  
7 Main Street

Date of Incorporation, March 5, 1885

Lawrence E. Small  
*President*

George P. Koronis  
*Treasurer*

James R. Pender  
Robert U. Holden  
*Vice Presidents*

Beatrice E. Cooper  
*Assistant Treasurer*

Edwin B. Coltin  
*Clerk of Corporation*

**Trustees**

†D. W. Balch  
\*D. E. Boatman  
W. S. Boettcher  
E. B. Coltin  
B. W. Drew  
D. P. Hardy  
R. U. Holden  
†F. Jahn

P. N. Laggis  
†J. J. Madigan  
\*R. J. O'Toole  
\*A. L. Paulson  
\*J. R. Pender  
L. E. Small  
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

**BARRE**

**Barre Savings Bank**  
Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion  
*President*

John E. Maki  
*Treasurer*

Albert J. Regienus  
*Vice President*

Irving M. Hale  
*Clerk of Corporation*

F. William McQuestion  
*Chairman of Board*

**Trustees**

C. G. Allen, Jr.  
\*J. W. Britton  
G. P. Brown (Hon.)  
†P. T. Carroll  
\*S. C. Case (Hon.)  
\*C. S. Connington, Sr.  
†I. M. Hale  
†E. C. Hutchinson

J. E. Maki  
\*F. W. McQuestion  
J. R. Moore  
M. H. Paull (Hon.)  
\*A. J. Regienus  
\*G. W. Stone  
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**BELMONT****Belmont Savings Bank****24 Leonard Street**

Date of Incorporation, March 5, 1885

**Branch Office****78 Trapelo Road**

Sidney L. Simonds <i>President</i>	William W. Arbuckle <i>Treasurer</i>
William W. Arbuckle <i>Exec. Vice President</i>	Francis Harvey <i>Vice Treasurer</i>
Hans A. Laaby August R. Meyer Robert B. Pitcher Edward C. Wilson <i>Vice Presidents</i>	Dorothy G. Backman Raymond H. Fougere <i>Assistant Treasurers</i> A. Leavitt Taylor <i>Clerk of Corporation</i>

**Trustees**

†L. C. Anderson	*H. A. Laaby
W. W. Arbuckle	*A. R. Meyer
R. Braucher	†C. B. Nickerson
G. Cushman	*R. B. Pitcher
W. J. Davidson	†W. A. Schan
V. L. Hennessey	*S. L. Simonds
S. Horwitz	A. L. Taylor
R. O. Howe	*E. C. Wilson
C. Kendall	

Deposits go on interest fifteenth business day of each month

Dividends are payable 4th Monday of January and July

Annual meeting date as provided for in By-Laws fourth Wednesday in January

**BEVERLY****Beverly Savings Bank****175 Cabot Street**

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	R. Wendell Dronsfield <i>Treasurer</i>
R. Wendell Dronsfield <i>Exec. Vice President</i>	Margaret P. Gulbrandsen Sheldon R. Norwood Clay G. Parmenter <i>Assistant Treasurers</i> Roy K. Patch <i>Clerk of Corporation</i>
Curtland C. Brown Abraham Glovsky John C. Lovett Leroy D. Marston Albert E. Parkhurst George R. Spear <i>Vice Presidents</i>	

**Trustees**

G. A. Baker	J. A. Kelly
T. H. Bott, Jr.	*J. C. Lovett
L. W. Cann	*R. O. Lunn
†P. R. Clark	†W. A. Mood
†L. W. Davis	C. F. Nagel
R. W. Dronsfield	A. E. Parkhurst
J. H. Fine	*P. K. Rowe
T. F. Fitzgibbon	A. J. Sheehan
*N. C. Foster	*G. R. Spear
A. Glovsky	R. S. Stapledon
†P. T. Greenlaw	W. C. Tannebring, Jr.
†J. B. Hill	

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws third Wednesday in March

**BOSTON****The Boston Five Cents Savings Bank****30 School Street**

Date of Incorporation, February 22, 1825

**Branch Offices****One Center Plaza****77 Milk Street****385 Washington Street****129 Tremont Street****295 Cambridge Street****426 Boylston Street****441 Brookline Avenue****The Boston Five Cents Savings Bank Continued****2343 Washington Street, Roxbury****696 Centre Street, Jamaica Plain****1906 Centre Street, West Roxbury****Washington Park Shopping Mall, Roxbury**

G. Churchill Francis <i>President</i>	(Office vacant) <i>Treasurer</i>
Edwin J. Beck	Charles H. Bennett
Robert T. Lawrence	Fern E. Murray
Howard C. Nason	Wesley W. Nielssen
George H. Robinson	George V. Vieira
Robert J. Spiller	<i>Assistant Treasurers</i>
Charles H. Wood <i>Vice Presidents</i>	Fosdick P. Harrison <i>Clerk of Corporation</i>
Herbert P. Gray	Robert M. Morgan <i>Chairman of Board</i>
S. Lyle Hall	
Jack A. Marshall	
L. Walter Nelson	
Clarence D. Wilson <i>Asst. Vice Presidents</i>	

**Trustees**

B. Adams	W. F. Keesler
W. S. Ballard	*R. M. Morgan
*D. H. Bigelow	J. R. Morss
G. S. Bissell	W. F. Morton
*M. G. Bolster	R. A. Pihlerantz
R. F. Bradford	C. B. Rechner
S. C. Brown	D. R. Sargent
T. D. Cabot	M. Shattuck, Jr.
F. J. Carey	E. W. Smith
*A. L. Coburn, Jr.	*J. J. Snyder
†H. W. Cole	H. Stuetzer, Jr.
R. W. Cordingley	†D. G. Sullivan
C. M. Cutler	L. A. Sykes
L. Dana	D. T. Trigg
J. A. Erickson	F. F. Vorenberg
A. P. Everts, Jr.	E. Walcott
*G. C. Francis	†R. P. Waters, Jr.
†T. B. Gannett	L. H. Weinstein
W. F. Goodale, Jr.	M. C. Wheeler
C. S. Hart	J. N. White
F. W. Hatch	R. G. Wiese
P. F. Hellmuth	J. M. Wood, Jr.
*D. H. Howie	†A. S. Woodworth
C. Hunneman	P. I. Wren
*V. C. Johnson	

Deposits go on interest fifteenth day of each month  
Dividends are payable fifteenth day of each month

Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

**Brighton Five Cents Savings Bank****309 Washington Street (Brighton District)**

Date of Incorporation, March 28, 1861

**Branch Offices****121 Harvard Avenue, Allston****1948 Beacon Street, Cleveland Circle**

Charles J. Kiley <i>President</i>	Edward T. Kiley <i>Treasurer</i>
Edward T. Kiley <i>Vice President</i>	Barry P. St. George <i>Assistant Treasurer</i>

Kenneth B. Donovan

*Clerk of Corporation***Trustees**

†K. H. Brock	E. T. Kiley
H. G. Cawley	E. J. King
*N. J. Cuggino	†J. J. Murphy
K. B. Donovan	*E. K. Pillsbury
*J. J. Droney	†J. W. Sullivan
J. S. Kavanah	*A. J. Welch, Jr.
*C. J. Kiley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Wednesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**Charlestown Savings Bank**  
55 Summer Street

Date of Incorporation, April 7, 1854

**Branch Offices**

532 Commonwealth Avenue

126 High Street

1 Thompson Square, Charlestown

1645 Tremont Street

25 Union Street

1355 Washington Street

Norman F. Barrett  
*President*

John E. Wilkinson  
*Treasurer*

John E. Wilkinson  
*Exec. Vice President*

Henry T. Andrews  
Albion M. DeLong

Wallace C. Baxter

Kenneth N. S. Ferguson

Theodore L. Storer

Oliver C. Peterson

Robert T. Allmon

Louise Seely

*Vice Presidents*

Walter O. Spofford

Norman W. Hay

John E. Stewart

*Asst. Vice President*

Robert H. Sulis

Florence M. Moody

Horace W. Tibbetts

*Clerk of Corporation*

Carl H. Wiedemann  
*Assistant Treasurers*

*Trustees*

\*R. G. Babcock  
\*S. C. Badger  
\*N. F. Barrett  
W. C. Baxter  
G. W. Blackwood  
W. G. Bowler  
W. S. Brewster  
\*A. T. Buros  
M. M. Cantor  
R. C. Damon  
P. Eisman  
J. Farley  
R. B. Fowler  
E. V. Grabill  
G. Hansen  
J. P. Healey  
E. Henderson, III  
T. M. Hennessey  
\*T. M. Horan

\*D. J. Hurley  
R. B. Johnson  
A. Loring  
†C. F. Machen  
H. B. McGuire  
†O. S. Morrill  
E. H. Perkins  
J. J. Quinn  
H. B. Shepard  
H. W. Shumaker  
\*F. F. Stockwell  
T. L. Storer  
R. P. Tibolt  
†C. W. Trempf  
F. L. Tucker  
F. W. Watriss  
C. M. Werly  
J. E. Wilkinson

Deposits go on interest fifteenth day of each month  
Dividends are payable 15th day of each month  
Annual meeting date as provided for in By-Laws  
third Thursday in November

**Dorchester Savings Bank**  
572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

**Branch Offices**

1625 Blue Hill Avenue, Mattapan

569 Washington Street

234 Mt. Vernon Street

Arthur F. Shaw, Jr.  
*President*

Alton L. Horte  
Louis H. Maurer

Arthur C. Murray  
*Exec. Vice President*

*Asst. Vice Presidents*

Robert L. Clark

Robert L. Clark

Endicott Smith

*Treasurer*

*Vice Presidents*

William M. Horte

Alice C. Kenney

Harold Saunders, Jr.

*Assistant Treasurers*

Robert P. Kenney  
*Clerk of Corporation*

*Trustees*

A. S. Beale  
G. Y. Berry, Jr.  
†R. E. Borden  
†C. F. Chamberlain  
R. L. Clark  
\*C. F. Collins  
E. A. Craig  
†C. R. Erlandson  
H. H. Fellows, Jr.  
\*W. R. Freeman  
†F. A. Giles, Jr.

F. H. Graham  
†R. P. Kenney  
R. Lowe, Jr. (Hon.)  
J. C. Mahoney  
A. C. Murray  
L. J. Roazen  
\*A. F. Shaw, Jr.  
E. Smith  
R. E. Smith (Hon.)  
\*A. V. Thompson

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
second Wednesday in May

**East Boston Savings Bank**  
10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

**Branch Office**

1 Bennington Street

William T. Vose  
*President*

Robert E. Turpin  
*Treasurer*

George E. Hodge

C. Maxwell French

Stewart P. Lynch

Richard P. Belcher

*Vice Presidents*

Charles R. Cranford

William M. Cooke

*Assistant Treasurers*

*Clerk of Corporation*

*Trustees*

\*J. E. Bagley, Jr.  
R. R. Bagley  
\*J. D. Brown  
†P. A. Cervizzi  
W. M. Cooke  
†C. E. Doane  
G. W. Downie  
\*F. R. Duncan  
\*W. H. Dykstra  
J. Guarino  
†H. A. Ham  
\*G. E. Hodge  
T. E. Key

†J. I. Lynch  
\*S. P. Lynch  
R. H. McLaughlin  
G. M. Morrison, Jr.  
W. R. Morrison, Jr.  
A. Standish Pigeon  
†G. Pigeon  
R. E. Turpin  
\*W. T. Vose  
R. E. Webb  
A. F. Wilson  
J. Woolley  
H. C. Young

Deposits go on interest fifteenth day of each month  
Dividends are payable January 16, April 16, July 16  
and October 16

Annual meeting date as provided for in By-Laws  
Monday preceding fifteenth day of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**Ellot Savings Bank**  
**165 Dudley Street (Roxbury District)**

Date of Incorporation, February 8, 1864

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
P. Roland Hebert	Charles P. Read
Richard S. Willis <i>Vice Presidents</i>	Assistant Treasurers

George B. Rowlings  
*Clerk of Corporation*

*Trustees*

*E. L. Bond	A. Latham, Jr.
H. E. Braconier	F. D. Littlefield
†F. A. Brewer, Jr.	R. E. Mills
†H. J. Chilton	†H. D. Norstrand
E. H. Eacker	G. B. Rowlings
A. B. Emmons	E. B. Smith
*B. H. Field	F. J. Staples
*L. K. Hawkins	M. G. Summers
P. R. Hebert	*T. S. Thompson
L. P. Hills	H. C. Ward
†D. C. Howlett	*R. S. Willis
†R. C. Hussey	*W. Wright

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
 first Tuesday in April

**Grove Hall Savings Bank**  
**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

**Branch Office**  
**1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Joseph G. Riesman	Irving Adams
Irving Usen	Joseph G. Hallett
<i>Vice Presidents</i>	James T. Mulligan
Arnold S. Dane	Josephine E. Spellman
<i>Clerk of Corporation</i>	Assistant Treasurers

*Trustees*

G. Alpert	†M. Saxe
A. S. Beal	S. Schein
W. L. Collins (Hon.)	A. Shaetman
A. S. Dane	†B. G. Shapiro
*C. S. Elkind	H. Singer
*L. Endlar	A. M. Slater
L. Flax	S. L. Slosberg
*A. M. Ginzberg	A. G. Smith
†H. S. Goldberg	B. Solomon
E. S. Lebowich	I. Usen
F. Leeder	J. Ware, Jr.
S. Pinsky	*D. Weisberg
J. G. Riesman	M. Weiss
*L. R. Rolde	H. W. Whynot

Deposits go on interest twentieth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws  
 Tuesday preceding the second Wednesday in April

**The Hibernia Savings Bank**  
**50 State Street**

Date of Incorporation, May 21, 1912

James W. Conners <i>President</i>	Natale Coraine <i>Treasurer</i>
Thomas A. Cronin	Philip M. McManamin
William F. Hickey	Assistant Treasurer
J. Joseph Maloney, Jr.	Charles B. Carroll
Philip P. Stuart <i>Vice Presidents</i>	<i>Clerk of Corporation</i>
	Albert P. Hill
	<i>Chairman of Board</i>

*Trustees*

C. B. Carroll	J. W. Mahoney
*J. W. Conners	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDevitt
†J. J. Cotter	L. O'Connell
J. F. Desmond	†J. W. O'Connor
J. E. Downes, Jr.	J. Quincey
P. Fraticelli	*J. D. Riordan
*A. P. Hill	E. H. Roemer
H. M. Hill	*F. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws  
 Tuesday preceding the second Wednesday of April

**Home Savings Bank**  
**69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Donald A. Pope <i>Treasurer</i>
John H. Guluzian <i>Exec. Vice President</i>	Christopher C. Winslow
Edward Norris	John P. Cooper
Robert D. Miller <i>Vice Presidents</i>	Donald B. Emerson
Brinton Watson	Assistant Treasurers
Frederick R. Wood	Evelyn F. Grace
<i>Asst. Vice Presidents</i>	<i>Clerk of Corporation</i>

*Trustees*

†D. C. Arnold	D. B. Ingram
*P. W. Atwood	A. H. Johnson
*B. Bump	W. A. W. Krebs
J. K. Butters	L. H. Martin
N. L. Cahners	D. J. Moore, Jr.
*A. P. Cole	C. A. Morss, Jr.
*E. P. Currier	J. Preston
D. J. Evans	J. F. Rich
†E. L. Francis	H. B. Richmond
J. H. Fullerton	R. S. Shreve
*L. S. Glidden, Jr.	*C. L. Smith, Jr.
†J. Greenbaum	*E. F. Tillson
J. H. Guluzian	R. Wengren
W. G. Harding	

Deposits go on interest from day of deposit to interest date

Dividends are payable 10th of every month

Annual meeting date as provided for in By-Laws  
 third Wednesday of December

\*Member of Board of Investment.

†Member of Auditing Committee.

### The Hyde Park Savings Bank 1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Reed Freeman Harlan R. Pinkham Edward P. Shaw <i>Vice Presidents</i>	Ronald A. McKee Ruth M. Sudbey <i>Assistant Treasurers</i>
Robert F. Dray <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

#### Trustees

J. W. Agnew	†M. T. Pike
†P. G. Douglas	*H. R. Finkham
*M. J. Dray	E. R. Pulsifer
*R. Freeman	D. T. Scott
*C. W. Hardy	E. P. Shaw
*H. Heap, Jr.	†S. O. Swangren
A. L. MacDonald, Jr.	*G. W. Weddleton
G. F. Marden	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

### Lincoln Savings Bank

1575 Tremont Street (Roxbury District)

Date of Incorporation, November 5, 1915

Thomas W. Crosby <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy A. James MacLellan Richard J. Condon Donald B. Wallace <i>Vice Presidents</i>	Henry Slide <i>Assistant Treasurer</i>
	Thomas W. Crosby <i>Chairman of Board</i>

Frank J. Glossa  
*Clerk of Corporation*

#### Trustees

J. F. Bowers	R. H. Kelly
G. I. Breen	A. J. MacLellan
P. C. Cleary	R. A. MacLellan
J. F. Clune, Jr.	†T. F. Mahan
*J. P. Condon	T. E. Mahony
R. J. Condon	†J. F. McHale
R. J. Cotter, Jr.	A. M. Moloney
T. W. Crosby	*J. F. Murphy
F. A. Davis	†J. G. Murphy
*W. T. Doyle	W. J. Sheils
*T. J. Flanagan	E. J. Vogel
F. J. Glossa	D. B. Wallace
J. W. Haley	F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

### The Provident Institution for Savings in the Town of Boston

36 Temple Place—30 Winter Street  
Date of Incorporation, December 13, 1816

#### Branch Offices

90 Federal Street  
Summer-Washington Subway  
15 Plaza, Prudential Center  
25 State Street

#### Charles River Plaza Shopping Center

John S. Howe <i>President</i>	Wm. Arthur Dupee <i>Sec. of Corporation</i>
Leonard P. Chamberlain <i>Exec. Vice President</i>	Kenneth B. McMullen <i>Treasurer</i>
Bernice D. Parks George G. Cleveland William B. Marshall <i>Vice Presidents</i>	Bernice D. Parks Albert R. Johannesen Walter L. Bergman Dean P. Friberg Joseph A. Comerford <i>Assistant Treasurers</i>
Albert R. Johannesen Donald G. Benson Gordon M. Hadley Hayward S. Houghton William J. Maytum <i>Asst. Vice Presidents</i>	Edward L. Bigelow <i>Chairman of Board</i>

#### Trustees

*J. Q. Adams	R. C. Jordan
O. K. Anderson	*R. Livermore, Jr.
*E. L. Bigelow	G. M. Lovejoy, Jr.
†E. L. Bigelow, Jr.	*J. Lowell
D. C. Cave	*E. Lyne
L. P. Chamberlain	F. S. Moseley, III
H. Coolidge	L. F. Niles
*J. L. Cooper	G. Olmsted, Jr.
C. C. Cunningham, Jr.	E. H. Osgood
C. Devens	A. H. Parker
W. A. Dupee	B. D. Parks
†B. K. Elliott	R. F. Perkins
M. Gray	J. M. Powell
J. Grew	†J. O. Stubbs
*H. F. Hagemann, Jr.	*P. H. Theopold
B. M. Hall	J. L. Thorndike
E. B. Hanify	D. C. Watson
J. S. Howe	S. H. Wolcott, Jr.
A. W. Hunnewell, Jr.	

Deposits go on interest fifth day of each month  
Dividends are payable 1st Monday of each month  
Annual meeting date as provided for in By-Laws third Tuesday of December

### South Boston Savings Bank

460 West Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Alfred W. Archibald <i>President</i>	Dana L. Ruoff <i>Treasurer</i>
Francis P. Hersey George M. Pond <i>Vice Presidents</i>	Irving L. Hobbs Robert E. Lee Edward G. Morse William D. Powers <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

#### Trustees

*A. W. Archibald	J. J. Griga us
*C. Bigelow	*F. P. Hersey
J. M. Bleakie	I. L. Hobbs
S. W. Blinstrub	E. H. Hommel
*H. Bowen	†J. F. Lanergan
*A. J. Bowker	E. G. Morse
C. J. Crowley	*F. G. Neal
R. Cutler	*G. M. Pond
M. DeHart	D. L. Ruoff
F. E. Douglas	E. J. Ryall
J. Fine	†R. E. Seeger
H. Gambrell, Jr.	†A. O. Shalina

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**Suffolk Franklin Savings Bank**  
**45 Franklin Street**

Date of Incorporation, March 7, 1833

**Branch Offices**

**18 Tremont Street**

**66 Charles Street**

**6 Park Square**

**205 Berkeley Street**

**607 Boylston Street**

**139 Massachusetts Avenue**

**10 Birch Street, Roslindale**

Joseph H. Bacheller, Jr. James T. Bailey, Jr.  
*President* *Elinor L. Coggin*

Edward M. Kehoe Arthur F. DiTrapano

Herbert W. Gray, Jr. John M. George

Cora I. Blanchard Douglas W. Smith

Charles H. Douglass, Jr. Robert E. Snow

*Vice Presidents* Albert A. Osterberg

Lawrence B. Damon Robert D. West

*Clerk of Corporation* *Assistant Treasurers*

Herbert W. Gray, Jr. Maynard L. Harris

*Treasurer* *Chairman of Board*

**Trustees**

†F. W. Andres L. T. Hill  
 †H. H. Ayer G. Howland  
 \*J. H. Bacheller, Jr. A. B. Hunt  
 A. G. Barry K. L. Isaacs  
 T. P. Beal (Hon.) E. M. Kehoe  
 G. W. Blakeley, Jr. R. W. Lawson  
 H. Bourneuf A. P. Loring  
 E. D. Brooks (Hon.) R. H. Lovell  
 E. D. Brooks, Jr. \*J. W. Lund  
 L. W. Cabot G. Macomber  
 R. P. Chapman \*H. H. Meyer  
 L. F. Daley H. H. Meyer, Jr.  
 L. B. Damon A. O'Keefe (Hon.)  
 W. R. Driver, Jr. J. W. Olmsted  
 R. J. Eaton (Hon.) W. L. Pierce  
 \*J. T. Fallon J. E. Rogerson  
 †J. G. Flint \*W. B. Snow  
 E. W. Gammons (Hon.) J. K. Spring  
 R. K. Geisert Q. W. Wales  
 \*J. F. Gerrity A. Wheeler (Hon.)  
 F. T. Hammond, Jr. H. P. Wilkins  
 †J. B. Harriman W. W. Wolbach  
 \*M. L. Harris \*H. A. Wood, Jr.  
 E. Henderson (Hon.)

Deposits go on interest tenth day of each month

Dividends are payable 10th day of each month

Annual meeting date as provided for in By-Laws  
 third Tuesday in December

**Union Savings Bank of Boston**  
**69 Franklin Street**

Date of Incorporation, February 11, 1865

**Branch Offices**

**216 Tremont Street**

**728 Washington Street, Norwood**

Francis P. Brennan Herbert V. Gearty  
*President* *Treasurer*

Robert W. Clifford Robert W. Clifford

John C. Morrison Joseph G. Edwards

Charles W. Swinton Veronica E. Fitzgerald

*Vice Presidents* Charles W. Swinton †

Thomas M. Joyce *Assistant Treasurers*

*Clerk of Corporation*

**Trustees**

\*J. I. Ahern W. J. Hagerty  
 J. K. Benson \*T. Johnson  
 J. C. Bothwell, Jr. T. M. Joyce  
 \*F. P. Brennan W. C. Kendrick  
 E. A. Brest \*E. H. Lane  
 F. A. Carlson \*J. C. Morrison  
 E. Catlin, Jr. F. J. Muldoon  
 R. W. Clifford †T. L. O'Connor  
 E. B. Crowley \*E. J. O'Neil, Jr.  
 J. B. Finigan †L. H. Parks  
 \*W. J. Fitzgerald R. D. Patterson  
 †T. J. Galligan, Jr. J. V. Quinlan  
 H. V. Gearty H. H. Scott  
 W. J. Gillis C. W. Swinton

Deposits go on interest tenth day of each month  
 Dividends are payable January 20, April 20, July 20  
 and October 20

Annual meeting date as provided for in By-Laws  
 April ninth

**Warren Institution for Savings**  
**3 Park Street**

Date of Incorporation, February 21, 1829

**Branch Offices**

**52 Congress Street**

**North Station Concourse**

**174 Federal Street**

Archibald Dresser Albert R. Hill  
*President* *Treasurer*

Albert E. Pfefferle Henry G. Hedquist  
*Exec. Vice President* Johan G. W. Holmberg

John P. Carr Ainslie L. MacPhail  
 Malcolm T. MacVicar Louis W. Sheppard

*Vice Presidents* *Assistant Treasurers*

Ralph S. Bell Archibald Dresser  
*Asst. Vice President* *Chairman of Board*

Winifred H. Nash  
*Clerk of Corporation*

**Trustees**

†H. R. Bartlett A. B. Gowing  
 F. H. Burr R. W. Hubbs  
 J. P. Carr †J. F. Hunnewell  
 \*T. Chase C. Kenny  
 R. N. Cox †J. F. McManmon  
 \*D. L. Currier T. Motley  
 \*A. Dresser A. E. Pfefferle  
 B. A. Druker \*B. C. Tower  
 \*J. H. Eaton, Jr. \*W. B. Tyler  
 B. T. Fawcett G. Wallace  
 \*P. W. Fitzpatrick J. N. Worcester

Deposits go on interest tenth day of each month  
 Dividends are payable on or before the 20th day  
 of January, April, July and October  
 Annual meeting date as provided for in By-Laws  
 fifth day of January

\*Member of Board of Investment.

†Member of Auditing Committee.

### Willdey Savings Bank 22 Boylston Street

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Charles E. Gibson Verdie A. Dodds George P. Towle <i>Vice Presidents</i>	Bradbury H. Huff William J. Collins <i>Assistant Treasurers</i>
Reginald Fitz Gerald <i>Clerk of Corporation</i>	Verdie A. Dodds <i>Chairman of Board</i>

#### Trustees

A. B. Andrews	S. W. Howe
*V. A. Dodds	†E. C. Keating
R. B. Emery	R. A. Kimball
†E. A. Farnum	A. S. Roe (Hon.)
S. Fernald	†D. B. Ruggles
R. Fitz Gerald	E. H. Sanders
*C. E. Gibson	*G. P. Towle
*D. C. Goss	A. C. Trethewey (Hon.)
*L. V. Gould	T. F. Tuttle
J. M. Haffenreffer	D. W. Vose
R. A. Hall	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable May 25 and November 25

Annual meeting date as provided for in By-Laws May fifteenth

### BRAINTREE

#### The Braintree Savings Bank 865 Washington Street (South Braintree District)

Date of Incorporation, March 21, 1870

William E. Westman <i>President</i>	Donald K. Norris <i>Clerk of Corporation</i>
Robert P. Gray <i>Exec. Vice President</i>	Robert P. Gray <i>Treasurer</i>
Gordon W. Bryant Mortimer N. Peck Carroll D. Welch <i>Vice Presidents</i>	John M. Burchell Edward W. Archibald <i>Assistant Treasurers</i>

#### Trustees

*H. J. Albee	*M. N. Peck
*G. W. Bryant	R. W. Proctor
E. T. Fulton (Hon.)	*R. W. Sullivan
R. P. Gray	†J. H. Swift, Jr.
†H. B. Hollis	*J. T. Trefry, Jr.
F. J. Klay	*C. D. Welch
†F. J. Landenberger	*W. E. Westman
D. K. Norris	H. C. White (Hon.)
L. K. Oliphant	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in April

### BRIDGEWATER

#### Bridgewater Savings Bank 14 Main Street

Date of Incorporation, March 19, 1872

#### Branch Office

#### 12 West Center Street, West Bridgewater

Alfred T. Wells <i>President</i>	Ralph A. Hopkins <i>Treasurer</i>
Frank W. Burrill <i>Exec. Vice President</i>	Edward B. Hayward James A. McGuigan <i>Assistant Treasurers</i>
Herman G. Daiker <i>Vice President</i>	Wayne E. Clark <i>Chairman of Board</i>
Herbert A. Sarkisian <i>Clerk of Corporation</i>	

#### Trustees

A. W. Ahlborg	†J. E. Keith
*R. G. Barker	†J. J. Kent
F. W. Burrill	O. D. Libby (Hon.)
*W. E. Clark	R. A. McNeeland
*H. G. Daiker	W. M. O'Rourke
*H. M. Estabrook, Jr.	†C. P. Resevick
*C. A. Freeman	†E. W. Rice
R. A. Hopkins	F. Sanborn
*P. Huffington	H. A. Sarkisian
*J. W. Johnson	A. S. Toliwaia
E. M. Keith	*A. T. Wells

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Monday in April

### BROCKTON

#### Brockton Savings Bank 1 North Main Street

Date of Incorporation, March 3, 1831

#### Branch Offices

#### 443 Belmont Street 589 Centre Street

Harold S. Crocker <i>President</i>	Harry E. Adams, Jr. <i>Treasurer</i>
Harry E. Adams, Jr. <i>Exec. Vice President</i>	Irene C. Norberg Walter R. Lendh Frank B. Hatch Theodore L. Vitty Milton H. Davidson <i>Assistant Treasurers</i>
Joseph W. Keith Frederick J. Roche Michael E. Tumonis <i>Vice Presidents</i>	
John A. Eaton, Jr. <i>Clerk of Corporation</i>	

#### Trustees

H. E. Adams, Jr.	*J. W. Keith
H. A. Baynes	A. L. Lane
*H. S. Crocker	*F. B. Linehan
†S. W. Davis	*A. D. Matarese
A. C. Doyle	M. B. Norcross (Hon.)
J. A. Eaton, Jr.	E. H. O'Neill
*B. C. Forsberg	†P. W. Prouty
K. L. Hanson	†K. E. Sampson
G. O. Jenkins	H. L. Taylor
G. E. Keith	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



### People's Savings Bank of Brockton

221 Main Street

Date of Incorporation, February 8, 1895

#### Branch Office

25 Westgate Mall

(Office vacant)

*President*

Freeman E. Burgess

Deane R. MacKenzie

Richard C. Reed

*Vice Presidents*

John M. Berglund

*Clerk of Corporation*

Deane R. MacKenzie

*Treasurer*

Robert E. Swanson

George W. Cranford, Jr.

Carleton G. Smith

Richard L. Drew

*Assistant Treasurers*

Roger Keith

*Chairman of Board*

#### Trustees

J. M. Berglund

\*F. E. Burgess

G. W. Crowell (Hon.)

†W. E. Doyle, Jr.

W. A. Ingram

\*R. Keith

†R. Keith, Jr.

†R. M. Keith

W. E. Keith

P. H. Leavitt

H. C. Low

L. C. Lyda

D. R. MacKenzie

A. C. Moulton

\*A. F. Phillips

R. J. Potvin

\*R. C. Reed

J. R. Wheatley

\*F. H. Whitney

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable March 1 and September 1  
Annual meeting date as provided for in By-Laws second Monday in January

### BROOKLINE

#### Brookline Savings Bank

160 Washington Street

Date of Incorporation, February 24, 1871

#### Branch Offices

1340 Beacon Street

1018 West Roxbury Parkway

1014 Beacon Street

H. S. Payson Rowe

*President*

Franklin T. Pfaelzer, Jr.

Frederick T. Pratt

J. Stanley Lee

*Vice Presidents*

Henry D. White

*Clerk of Corporation*

Earl C. Rogers

*Treasurer*

Joseph L. Arsenault

Ronald A. Downing

Percy S. Hardy

W. Emily Horne

Robert F. Hughes

J. Stanley Lee

Georgina S. Reeser

Warren W. Wheeler

*Assistant Treasurers*

Frederick T. Pratt

*Chairman of Board*

#### Trustees

G. S. Baldwin (Hon.)

R. A. Berenson

†H. G. Bradlee, Jr.

W. A. Burnham

G. C. Caner, Jr.

P. Dean

F. S. Deland, Jr.

E. M. Farnsworth

(Hon.)

\*R. I. Hunneman

\*R. B. Miner

†H. H. Newell

C. A. Newhall (Hon.)

\*F. T. Pfaelzer, Jr.

\*F. T. Pratt

\*R. W. Pratt

E. W. Rogers (Hon.)

\*H. S. P. Rowe

C. F. Rowley (Hon.)

E. D. Rowley

A. W. Soule (Hon.)

S. R. Thayer

†H. D. White

Deposits go on interest tenth business day of each month  
Dividends are payable 10th day of each month  
Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

### CAMBRIDGE

#### Cambridge Savings Bank

1374 Massachusetts Avenue

Date of Incorporation, April 2, 1834

Stuart Shaffer

*President*

Henry W. Durant

*Vice President*

Marcus Morton

*Clerk of Corporation*

John P. Derby

*Treasurer*

Herbert M. Blodgett

Lynn E. Chase

Gilmore B. Creelman,

Jr.

Louis A. Dussault

*Assistant Treasurers*

Granville H. Beever

*Chairman of Board*

#### Trustees

†F. Adams

F. T. Baldwin

\*R. Baldwin

T. R. Beal

\*G. H. Beever

A. H. Brooks, Jr.

†J. G. Cushman

R. A. Dow

\*R. P. Dudley

\*H. W. Durant

J. H. Dyer

V. R. Herterick

\*A. S. Hill

W. M. Hogan, Jr.

†J. Lintner

H. Liss

E. W. Sexton

\*S. Shaffer

W. Sheldrerdine, Jr.

A. D. Trottenberg

K. Upton

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday in December

### Cambridgeport Savings Bank

689 Massachusetts Avenue

Date of Incorporation, March 15, 1853

Stanley L. Brown

*President*

Paul R. Corcoran

William T. Livingston

Leslie C. Read

George A. Yule

*Vice Presidents*

Robert N. Cann

*Clerk of Corporation*

Raymond J. Adams

*Treasurer*

John P. Geishecker

*Vice Treasurer*

Doris A. Johnson

George E. Wilson

*Assistant Treasurers*

Robert F. Nutting

*Chairman of Board*

#### Trustees

†C. T. Abbott

E. L. Bennett

†B. H. Bowden

H. G. Bradlee

\*S. L. Brown

R. N. Cann

\*P. R. Corcoran

†W. P. Dole

L. F. Feloney

T. H. D. Mahoney

R. D. Muzzy

\*R. F. Nutting

\*F. W. Phelan

J. W. Powers

\*L. C. Read

\*N. B. Ricker

E. I. Snider

D. Spencer

R. Tonon

J. O. Welch

A. F. White (Hon.)

C. P. Whitlock

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws third Wednesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

### East Cambridge Savings Bank 292 Cambridge Street

Date of Incorporation, April 29, 1854

#### Branch Office 1310 Cambridge Street

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad
	Charles B. Cutter
Norman S. Blanchard <i>Clerk of Corporation</i>	Evalyn W. Felch <i>Assistant Treasurers</i>

#### Trustees

J. G. Adams	†R. W. Fawcett
E. S. Black	W. J. FitzGerald
N. S. Blanchard	*J. P. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
†R. F. Clark	R. A. Sheffield
*W. C. Craig	†L. O. Simonds
C. B. Cutter	*J. Thomson, Jr.
R. R. DeGuglielmo	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of each month

Dividends are payable 15th of each month

Annual meeting date as provided for in By-Laws  
fourth Monday of November

### North Avenue Savings Bank 1960 Massachusetts Avenue

Date of Incorporation, March 7, 1872

Donald P. Noyes <i>President</i>	William F. Askin, Jr. <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Ralph R. Forsman
Lauriat Lane	Kenneth Holland
Frederick H. Nickels <i>Vice Presidents</i>	Alfred J. Conlan <i>Assistant Treasurers</i>
Francis W. K. Smith <i>Clerk of Corporation</i>	Lauriat Lane <i>Chairman of Board</i>

#### Trustees

J. B. Ames	H. G. Gerrish
H. W. Atkinson	*T. F. Gibson
G. Bailey	*L. Lane
P. Belliveau	R. C. Long
*R. E. Bennink	†J. A. Lunn
J. F. Blackman	*F. H. Nickels
G. E. Curtin	*J. W. Norris
F. H. Davis	*D. P. Noyes
†J. M. Dry	G. M. Olive (Hon.)
O. C. Eckel	F. W. K. Smith
A. W. Emerson	J. H. Walsh
E. Emerson	W. J. Wauters (Hon.)
†F. J. England	D. B. Wilson
R. F. George (Hon.)	

Deposits go on interest tenth day of the month if  
made on or before the nineteenth day of the  
month

Dividends are payable January 10, April 10, July  
10 and October 10

Annual meeting date as provided for in By-Laws  
first Wednesday in June

### CANTON

### The Canton Institution for Savings 557 Washington Street

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
George M. Mansfield	Joseph F. Ronayne <i>Assistant Treasurer</i>
John E. Fish <i>Vice Presidents</i>	
Charles F. Leary <i>Clerk of Corporation</i>	

#### Trustees

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*J. E. Fish	R. T. Seavey
R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
*I. J. Kelley	*R. Williams, Jr.
C. F. Leary	

Deposits go on interest first day of the month if  
made on or before the tenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
first Wednesday in April

### CHELSEA

### Chelsea Savings Bank 267 Broadway

Date of Incorporation, April 28, 1854

#### Branch Offices 10 Pleasant Street, Revere 211 Squire Road, Revere

William C. Andrew <i>President</i>	William M. Beal <i>Treasurer</i>
William M. Beal	Henry D. Alpers
Sidney M. Kensinger	Edwin C. Gardner
Donald R. Stormont	Donald E. Garratt
Edward P. Wells <i>Vice Presidents</i>	Elizabeth A. Geary <i>Assistant Treasurers</i>
Henry D. Alpers <i>Asst. Vice President</i>	Wilford S. Cuthbertson <i>Chairman of Board</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	

#### Trustees

*W. C. Andrew	*S. M. Kensinger
W. M. Beal	B. R. Kiernan
E. F. Becker	W. L. Martin
K. P. Chase	W. J. Murdock
†W. J. Creedon	F. L. Patton
*W. S. Cuthbertson	C. D. Rockwell
J. P. Dalis	R. O. Rockwell
†H. W. Dingwell	*F. J. Ryan
P. D. Duncan	I. W. Slade
*W. W. Dykeman	*S. A. Smith
J. H. Holman	†D. R. Stormont
W. R. Holmes	W. W. Symonds
F. A. Johnson	*E. P. Wells

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
third Thursday in May

\*Member of Board of Investment.

†Member of Auditing Committee.

### County Savings Bank 435 Broadway

Date of Incorporation, February 27, 1890

Branch Office  
385 Broadway, Revere

Peter B. Seamans <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Kenneth M. Smith <i>Exec. Vice President</i>	C. Muriel Nickerson Paul D. Carlberg John E. Harvey <i>Assistant Treasurers</i>
Alton B. Atwood C. Muriel Nickerson <i>Vice Presidents</i>	Robert C. Seamans <i>Chairman of Board</i>
Michael J. Glazerman <i>Clerk of Corporation</i>	

#### Trustees

W. O. Apthorp	E. J. McCarthy
*A. B. Atwood	D. J. McCarty (Hon.)
C. N. Atwood	C. M. Nickerson
J. Bailen (Hon.)	I. Perlman
H. R. Browne	A. Salter
†W. M. Bush	†D. C. Seamans
P. D. Carlberg	*P. B. Seamans
*H. C. Corliss	*R. C. Seamans
E. B. Corman	†J. F. Shaughnessy
S. Curtis	K. M. Smith
J. A. Festa	*F. J. Sullivan
H. W. Frost	J. F. Tierney (Hon.)
S. J. Leonard	*J. F. Tierney, Jr.
A. J. Leone	E. S. Wozniak

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

### CHICOPEE

#### Chicopee Savings Bank 36 Center Street

Date of Incorporation, February 27, 1845

Branch Office  
794 Memorial Drive, Chicopee Falls

Stephen A. Zajchowski <i>President</i>	George D. Ouimette <i>Treasurer</i>
Ernest R. Lavigne Addison C. Morse William W. Sample Stanislaw Sitarz <i>Vice Presidents</i>	Edward A. Corridan Albert H. Roy <i>Assistant Treasurers</i>
Richard G. Mosher <i>Clerk of Corporation</i>	Stephen A. Zajchowski <i>Chairman of Board</i>

#### Trustees

E. W. Beauchamp	*E. R. Lavigne
E. A. Brodeur	*A. C. Morse
D. F. Canty	R. G. Mosher
*D. G. Christensen	G. C. Murphy (Hon.)
P. H. D'Amour	T. D. Murphy
†E. R. Dupuis	J. B. Peltz
E. F. Fitzgerald	*E. J. Pryzbyla
R. E. Fontaine	†E. A. Roy
†B. A. Galuszka	*W. W. Sample
J. Korkosz	S. Sitarz
H. J. Kulig	S. A. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws third Monday of January

### CLINTON

#### Clinton Savings Bank 200 Church Street

Date of Incorporation, May 15, 1851

Douglas J. Hayes <i>President</i>	James H. Wicsman <i>Treasurer</i>
Edward F. Gibbons Dr. Arno Kuettner <i>Vice Presidents</i>	James P. Durkin <i>Assistant Treasurer</i>
	John J. Philbin <i>Clerk of Corporation</i>

#### Trustees

L. F. Burke	V. E. Kilgour
D. W. Carruth	*A. Kuettner
N. S. Coldwell	W. E. Miles (Hon.)
P. H. Despotopoulos	W. T. Normandin (Hon.)
*A. J. Friedrich	J. J. Philbin
*E. P. Gannon	†H. L. Robichaud
†P. A. Garofoli	F. R. Schreiter
*E. F. Gibbons	†F. O. Vorspohl
J. D. Hamilton (Hon.)	J. H. Wiesman
*D. J. Hayes	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

### COHASSET

#### Cohasset Savings Bank 13 Elm Street

Date of Incorporation, February 28, 1845

Daniel S. Campbell <i>President</i>	Donald E. Bates <i>Treasurer</i>
John H. Dean Donald E. Bates <i>Vice Presidents</i>	Robert P. Magner <i>Assistant Treasurer</i>

T. Frederick Mulcahy  
*Clerk of Corporation*

#### Trustees

D. E. Bates	†W. E. Poland
*T. Bates	*M. B. Pratt
*D. S. Campbell	S. N. Ripley
*J. H. Dean	R. E. Sherbrooke
†S. J. Dwyer	†W. C. Swift
F. B. Long	†R. T. Wetzler
T. F. Mulcahy	W. B. White
A. F. Petersen	

Deposits go on interest first day of the month if made on or before the fifth day of the month

Dividends are payable January 6 and July 8

Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**CONCORD****The Middlesex Institution for Savings  
46 Main Street**

Date of Incorporation, March 4, 1835

**Branch Office  
315 Main Street, Acton**

James R. Mercer, Jr. <i>President</i>	John C. Collins <i>Treasurer</i>
Thomas Flint <i>Vice President</i>	H. Bradford Sturtevant, III Richard L. Wiggin, II <i>Assistant Treasurers</i>
Charles D. MacPherson <i>Clerk of Corporation</i>	

*Trustees*

*S. Buttrick	†W. L. Kingman
G. W. Clark	†W. D. Locke
J. C. Collins	*F. H. Lovejoy
R. Crafts	C. D. MacPherson
J. M. Eaton, Jr.	*J. R. Mercer, Jr.
*T. Flint	E. S. Newbury, Jr.
*T. R. Huckins	F. W. Smith
P. Jewell, Jr.	W. S. Smith
F. R. Johnson	*E. K. True
G. H. Kidder	†G. Wells

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in June

**CONWAY****Conway Savings Bank  
Main Street**

Date of Incorporation, March 10, 1887

Ralph G. Lilly <i>President</i>	Alice M. Allis <i>Treasurer</i>
C. Sumner Boyden	Clarence W. Boyden
Raymond S. Totman <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

*Trustees*

G. W. Allis	C. N. Lilly (Hon.)
*R. A. Anderson	*R. G. Lilly
*C. S. Boyden	†D. H. Nye
C. W. Boyden	R. L. Roberts (Hon.)
*L. W. Graves	W. O. Seibert
R. G. Hassell	L. K. Totman
†T. A. Herlihy	*R. S. Totman
†L. W. Lagoy	R. P. Youngquist

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

**DANVERS****Danvers Savings Bank  
1 Conant Street**

Date of Incorporation, March 20, 1850

Charles F. Murray <i>President</i>	Everett A. Needham <i>Treasurer</i>
Ralph H. Gaskill	Raymond M. Graves
Harold K. Parker	William H. Price, Jr.
Donald R. Pope	<i>Assistant Treasurers</i>
Raymond S. Roberts <i>Vice Presidents</i>	Napier B. Caldwell <i>Clerk of Corporation</i>

*Trustees*

†N. B. Caldwell	*F. D. MacDonald
C. V. Clement, Jr.	*C. F. Murray
J. H. Coffin	E. A. Needham
G. T. Creese	H. K. Parker
C. Elliott	*D. R. Pope
C. E. Elliott	†G. G. Potter
*R. H. Gaskill	*R. S. Roberts
†A. Hutchinson	C. S. Tapley
F. H. Kirby	C. T. Whittaker
D. Lockwood (Hon.)	J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

**DEDHAM****Dedham Institution for Savings  
603 High Street**

Date of Incorporation, March 19, 1831

**Branch Offices  
741 Providence Pike  
673 High Street, Westwood**

Robert F. Clark <i>President</i>	Roland E. Reid <i>Treasurer</i>
Frank W. Crocker <i>Vice President</i>	John D. Lund
John N. Tweedy <i>Clerk of Corporation</i>	James I. Schock <i>Assistant Treasurers</i>
Nathaniel L. Harris <i>Chairman of Board</i>	

*Trustees*

R. Bancroft	W. C. Hodgdon (Hon.)
C. W. Bartlett	A. Hollingsworth
*R. F. Clark	*T. E. Jansen, Jr.
F. W. Crocker	G. C. Lee
†J. Dwinell	*A. T. Lyman
*B. Fisher	W. J. Ripley, Jr.
†P. Grant	J. N. Tweedy
*N. L. Harris	†E. W. Wiggins, Jr.
W. P. Hersey	*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**EAST BRIDGEWATER****East Bridgewater Savings Bank**  
29 Bedford Street

Date of Incorporation, March 8, 1870

**Branch Office****Mattakeesett Street, Pembroke**

Joseph M. Chandler <i>President</i>	Arthur R. Bradstreet <i>Treasurer</i>
Edmund W. Nutter <i>Vice President</i>	Hazel A. Leland Charles V. Ladd <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

**Trustees**

A. R. Bradstreet	†J. C. King
*J. M. Chandler	K. S. Nordin
†W. M. Clark	*E. W. Nutter
*F. W. Cousins	R. M. Nutter
H. A. Fraser	*F. E. Parris
B. F. Goss	G. A. Ridder
R. H. Hall	†A. C. Swanson
K. G. Henrich	E. S. Whitmarsh
*F. N. Houghton	P. Washburn (Hon.)
H. W. Kerr	R. H. Keith (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

**EASTHAMPTON****Easthampton Savings Bank**  
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Robert L. Mullaly <i>Treasurer</i>
Roy C. Ekengren <i>Exec. Vice President</i>	Traugott J. Wodicka Agnes R. McLean <i>Assistant Treasurers</i>
Joseph Rapalus <i>Vice President</i>	Howard E. Fasser <i>Chairman of Board</i>
Thomas J. Scanlon <i>Clerk of Corporation</i>	

**Trustees**

*A. I. Cartledge	†J. T. Lagowski
P. J. Clapp	J. J. Moriarty, Jr.
†W. J. Czelusniak	T. E. Parsons
R. C. Ekengren	*J. S. Rapalus
*H. E. Fasser	*W. E. Riedel
*H. A. Goldberg	T. J. Scanlon
F. J. Janik	P. Stevens
C. W. Johnson	R. F. Ulm
†W. F. Kelsey	T. Zavorski

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

**EASTON****North Easton Savings Bank**  
295 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Douglas D. Porter <i>Treasurer</i>
Richard J. Hatchfield	Richard R. Ethier <i>Assistant Treasurer</i>
Roger A. McNamara <i>Vice Presidents</i>	John S. Ames, Jr. <i>Chairman of Board</i>
Anthony Pires <i>Clerk of Corporation</i>	

**Trustees**

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	†A. Pires
C. J. Coughlin	D. D. Porter
*R. J. Hatchfield	*R. Taylor
A. D. Johnson	H. C. Thomas
†T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

**EDGARTOWN****Dukes County Savings Bank**  
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey	Frederick H. Chirgwin <i>Clerk of Corporation</i>
Robert M. Love	
DeWolf C. Thompson <i>Vice Presidents</i>	

**Trustees**

A. A. Alley	W. W. Manning
†J. F. Campbell	R. J. Mitchell
F. H. Chirgwin	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
†H. Corey	†D. C. Thompson
*F. S. Duarte	*E. G. Tyra
A. Hall	E. W. Vincent
†R. M. Love	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

**EVERETT****Everett Savings Bank**  
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Frank E. Woodward <i>Exec. Vice President</i>	Ernest A. Ryder Harry E. Hall <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

**Trustees**

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. MacDonald
*S. R. Gardiner	*R. K. Manning
†C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	K. P. Roberts
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard (Hon.)	F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws

third Thursday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**FAIRHAVEN****Fairhaven Institution for Savings  
15 Center Street**

Date of Incorporation, February 10, 1832

Richard H. Carpenter <i>President</i>	George A. Bunnell, Jr. <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	George R. Graves
Robert E. Browne <i>Clerk of Corporation</i>	Walter E. Bowman, III <i>Assistant Treasurers</i>
	Richard H. Carpenter <i>Chairman of Board</i>

*Trustees*

R. E. Browne	E. L. Holden
G. A. Bunnell, Jr.	*L. B. Maxfield
O. B. Carpenter	†L. W. Morton
*R. H. Carpenter	E. M. Radcliffe
R. A. Covill	A. L. Rawcliffe
*H. A. Darwin	†G. Schwartz
H. Fell	*C. H. Sisson
*R. W. Foster	W. Tallman
†E. A. Hayward	R. A. Young

Deposits go on interest second Monday of each month

Dividends are payable 2nd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in January

**FALL RIVER****The Citizens' Savings Bank  
4 South Main Street**

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
Thomas J. Hudner	John W. Borden
John M. Parker <i>Vice Presidents</i>	James W. Spence, Jr. <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	William E. Crowther <i>Chairman of Board</i>

*Trustees*

A. L. Audet, Jr.	W. P. Grant
*R. C. Bigelow	*T. J. Hudner
*G. W. Bliss	M. Kisinitz
†W. A. Brown, Jr.	R. L. LaVault
†T. R. Burrell, III	*D. S. Owler
O. M. Cherry (Hon.)	J. M. Parker
P. G. Collias	W. A. Parmenter
*J. H. Collins	W. Prescott
J. T. Cottrell, Jr.	M. R. Silva
*W. E. Crowther	†F. E. Sullivan
J. E. Fitzgerald	*H. T. Walker

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 1st business day of March, June, September and December

Annual meeting date as provided for in By-Laws second Monday of June

**Fall River Savings Bank****141 North Main Street**

Date of Incorporation, March 11, 1828

**Branch Office****873 County Street, Somerset**

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
George E. Kay <i>Vice President</i>	Leslie H. King
George M. Jackson <i>Clerk of Corporation</i>	Bruce A. Boudakian <i>Assistant Treasurers</i>

*Trustees*

*W. Birkett	G. M. Jackson
C. D. Boardman	*G. E. Kay
E. Brayton (Hon.)	J. A. Mitchell
†L. S. Brayton	*C. A. Murray
J. E. Bullock	R. S. Murray
†F. M. Chace	V. M. Nanni
*H. W. Durfee	A. M. Rigby
†R. H. Gee	C. C. Smith
C. H. Hawes	*R. F. Sykes
W. G. Heath	D. A. Toomey

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

**Fall River Five Cents Savings Bank  
79 North Main Street**

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Eldredge H. Leeming	Donald A. Bogle
Warren F. Sanford	Joseph A. Rivard <i>Assistant Treasurers</i>
Lincoln P. Holmes <i>Vice Presidents</i>	

Richard K. Hawes, Jr.  
*Clerk of Corporation**Trustees*

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
G. Bedard	E. A. Jaffe
J. A. Cohen	*E. H. Leeming
F. L. Collins, Jr.	K. List
†F. A. Crosson	†A. E. Mobouck
*J. F. Dator	*H. F. Reilly
C. S. Deplitch	*D. J. Richardson
J. C. Fonseca, Jr.	*W. F. Sanford
R. Green	M. F. Welsh (Hon.)
R. K. Hawes (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**Union Savings Bank**  
**20 South Main Street**

Date of Incorporation, April 24, 1869

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman	James F. Borden
Lincoln D. Brayton <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
	James W. Killoran <i>Clerk of Corporation</i>

*Trustees*

*D. Ashton	J. W. Killoran
*W. H. Barker	†C. A. Norman, Jr.
†J. F. Beckett, Jr.	†C. E. Reed, III
H. Boothman	H. J. Regan
L. D. Brayton	*C. C. Rounseville
*P. S. Brayton	S. W. Udis
W. C. Driscoll	R. W. Young
*A. Ehrenhaus	

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

**FITCHBURG**

**Fitchburg Savings Bank**  
**780 Main Street**

Date of Incorporation, February 12, 1846

**Branch Offices**  
**550 Kimball Street**  
**John Fitch Highway**

Robert S. Goldthwait <i>President</i>	Richard D. Foulkes <i>Treasurer</i>
Phillips F. Lewis <i>Vice President</i>	Silas E. Stowe <i>Vice Treasurer</i>
Robert L. Ware <i>Clerk of Corporation</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>

*Trustees*

W. W. Aalto	W. Laverack
*W. B. Adams	P. F. Lewis
J. B. Aubuchon (Hon.)	H. V. Lindberg
*J. P. Aubuchon	F. E. Manley
R. Bullock (Hon.)	A. H. Meyer (Hon.)
E. C. Caouette (Hon.)	M. M. Moran
D. M. Crocker	†W. S. Reagan
*P. W. Dawley	M. F. Shea
F. J. DeBonis	A. R. Shirey, Jr.
E. S. Eichin	H. K. Simonds, Jr.
*R. S. Goldthwait	E. A. Stanton
J. Grado, Jr.	W. T. Swain
N. J. Hammond	C. F. Taylor (Hon.)
N. Harrower (Hon.)	*G. E. Wallace, 3rd
†C. F. Holt	R. L. Ware
†V. E. Huntington	

Deposits go on interest first day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

**The Worcester North Savings Institution**  
**288 Main Street**

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Joseph G. Flynn <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
	Henry G. Bowen <i>Clerk of Corporation</i>

*Trustees*

V. A. Anderson	*C. A. Johnson
H. G. Bowen	B. Kelly
R. B. Bowen	D. A. McGregor
*W. S. Brown	*G. W. Munson
†C. W. Chicknavorian	A. G. Neal (Hon.)
*S. F. Chittick	H. D. Penan
B. Crocker, Jr.	†L. E. Poole
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	H. H. Rahmasto
W. H. Dolan, Jr.	C. D. Rhoten
R. W. Fisher	F. M. Rhoten
J. G. Flynn	Dr. F. P. Ross
R. W. Foster	J. H. Simonds
†D. D. Goodwin	E. J. Townsend (Hon.)
W. W. Henry (Hon.)	N. C. Weeks

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

**FOXBOROUGH**

**Foxborough Savings Bank**  
**4 School Street**

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Elmer L. Zeller <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Virginia A. Ward <i>Assistant Treasurer</i>
Donald H. Pike	Grace E. Donovan
Lawrence L. Carpenter	<i>Clerk of Corporation</i>
Walter E. Clarkin <i>Vice Presidents</i>	

*Trustees*

*L. L. Carpenter	J. H. Marsden (Hon.)
H. E. Cornish	†W. H. McAlister
†G. E. Donovan	H. E. McKenzie, Sr.
E. H. Downs (Hon.)	*H. W. Moore
R. H. Fuller	*D. H. Pike
†W. P. Fuller	J. J. Putnam (Hon.)
*C. E. Holt	W. L. Selson
*A. G. Hutchins	N. R. Smith
W. W. Kelley	E. L. Zeller

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

\*Member of Board of Investment.  
 †Member of Auditing Committee.

**FRAMINGHAM****Frammingham Savings Bank  
15 Park Street**

Date of Incorporation, April 23, 1883

**Branch Office  
770 Water Street**

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine	Charles D. Warner
Charles F. Long	F. Crawford Reed
Herbert Schnare <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
James A. Robertson <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

*Trustees*

M. E. Baldwin, Jr.	*A. M. Mason
*A. M. Fitts, Jr.	*H. E. Matheson
*V. H. Galyani	†J. A. Robertson
†J. P. Hastings	*J. H. Schmidt, Jr.
†G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis
†C. F. Long, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

**FRANKLIN****Benjamin Franklin Savings Bank  
58 Main Street**

Date of Incorporation, February 20, 1871

Lewis J. Cataldo <i>President</i>	John R. Goodwin <i>Treasurer</i>
Warren R. Gilmore	William R. Feeley
Donald S. Mackintosh	<i>Assistant Treasurer</i>
Raymond N. Peterson <i>Vice Presidents</i>	Edmund J. Keefe <i>Clerk of Corporation</i>

*Trustees*

†H. C. Abbott	*W. R. Gilmore
S. Atwood	J. R. Goodwin
C. H. Carlson (Hon.)	†W. B. Goodwin
*L. J. Cataldo	E. J. Keefe
*P. N. Chick	*D. S. Mackintosh
J. W. Chilson	T. F. Keefe (Hon.)
C. S. Clark (Hon.)	D. J. Mann
*H. J. Cook	R. D. Mann
†G. W. Dana	G. S. Perry
W. R. Feeley	*R. N. Peterson
A. J. Freeman	*A. E. Rockwood

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

**GARDNER****The Gardner Savings Bank  
29 Parker Street**

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Philip A. Bjurling	Thomas R. Mailloux
Paul R. Bryant	<i>Assistant Treasurer</i>
Volney W. Howe	Mary E. Johnson
Carlton E. Nichols <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

*Trustees*

*P. A. Bjurling	T. A. Huhtala
S. A. Brooks	†T. P. Kelly, Sr.
*P. R. Bryant	†M. A. Moore
J. A. Dunn	*C. E. Nichols
R. N. Ellis	†W. S. Sargent
G. H. Heywood, Jr.	F. G. Saunders
*V. W. Howe	*W. S. Shepard

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

**GEORGETOWN****Georgetown Savings Bank  
7 North Street**

Date of Incorporation, May 26, 1868

Frank M. Meader <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Charles G. Baker <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

*Trustees*

†C. G. Baker	†H. N. Pingree
*D. C. Elliott	H. A. Roberts
J. E. Hamblet	*S. M. Rogers
†M. R. Kelloway	*M. W. Smallwood
R. J. Kinney	W. C. Stetson
F. M. Meader	*D. M. Tenney
*G. A. Minchin	E. G. Williams
W. S. Phillips	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in May

\*Member of Board of Investment.

†Member of Auditing Committee.



**GLOUCESTER**

**Cape Ann Savings Bank**  
109 Main Street

Date of Incorporation, April 15, 1846

**Branch Office**  
Beach Street, Manchester

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Charles W. Lowrie	Carrie E. Christensen
Lawrence N. Peterson <i>Vice Presidents</i>	Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	

**Trustees**

†J. H. Bagshaw	H. L. Jodrey
H. Bell	R. Kramer
†W. R. Bishop	C. W. Lowrie
*T. A. Bradley	R. F. Marshall
*H. C. Dexter	E. Morley
*N. A. Faulk	A. S. Mureh, Jr.
R. J. Harris	*L. N. Peterson
C. T. Heberle	†D. F. Slade

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

**GREAT BARRINGTON**

**Great Barrington Savings Bank**  
244 Main Street

Date of Incorporation, February 23, 1869

**Branch Office**  
Main Street, Sheffield

Peter I. Adams <i>President</i>	R. Gordon Granger <i>Treasurer</i>
R. Gordon Granger <i>Exec. Vice President</i>	George P. Adams
George R. McCormick <i>Clerk of Corporation</i>	James R. Humphrey
	Emma H. Stanton <i>Assistant Treasurers</i>

**Trustees**

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	*J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dalby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
W. F. Flaherty (Hon.)	H. R. Stover
H. B. Foster	H. K. Turner
*M. J. Gilligan	R. F. Tyler (Hon.)

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of November

**GREENFIELD**

**The Franklin Savings Institution**  
332 Main Street

Date of Incorporation, April 2, 1834

John C. Nettleton <i>President</i>	E. Russell Alexander <i>Treasurer</i>
E. Russell Alexander <i>Vice President</i>	Richard M. Cromaek
Paul W. Bittner <i>Clerk of Corporation</i>	David R. Martin <i>Assistant Treasurers</i>

**Trustees**

E. R. Alexander	†D. C. Lunt, Jr.
J. B. Baker	*J. C. Nettleton
J. T. Bartlett (Hon.)	*L. Nims
V. M. Bostley	J. J. Owen
H. J. Cadwell	F. H. Reed (Hon.)
*C. F. Clark	P. Rogers (Hon.)
S. L. Cohn	A. R. Sandri
I. N. Esleeck, Jr.	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	†C. S. Strecker

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

**Greenfield Savings Bank**  
400 Main Street

Date of Incorporation, March 19, 1869

**Branch Office**  
52 Avenue A, Montague

Sidney W. Parsons <i>President</i>	Matthew N. Polo <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	T. Fay A. Boyden
Warren O. Weir <i>Vice President</i>	Francis L. Lemay
George J. Hayer <i>Clerk of Corporation</i>	Joseph J. Zamojski <i>Assistant Treasurers</i>
	James A. Gunn <i>Chairman of Board</i>

**Trustees**

*A. Abercrombie	*F. A. M. Milkey
A. B. Allen	*S. W. Parsons
S. Blassberg	†E. W. Pleasant
A. J. Blood	R. S. Reid
L. M. Cairns	*J. B. Roys
L. J. Clapp	A. D. Rugg
†A. W. Dempsey	E. Shortell
†F. B. Dole	C. J. Sokolosky
H. V. Erickson	E. F. Stange
W. T. Finn	*L. J. Starbuck
*W. C. Gates	*L. J. Stiles
J. A. Gunn	D. B. Swain (Hon.)
*M. J. Haigis	S. T. Tisdale
G. J. Hayer	R. S. Tompkins
E. D. Holby (Hon.)	†A. F. Wait
W. J. Hosmer	W. O. Weir
*W. S. Keith	B. Winer
E. E. Koch	S. A. Yetter
†R. Lizotte	J. J. Zamojski
†R. T. Lyman	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**HARWICH**

**Cape Cod Five Cents Savings Bank**  
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

**Branch Offices**

**Main Street, Chatham**  
**Route 6A, Orleans**

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge	Milton L. Cahoon
Henry T. Crocker <i>Vice Presidents</i>	Richard Wills <i>Assistant Treasurers</i>
Oscar J. Cahoon <i>Clerk of Corporation</i>	Ralph B. Snow <i>Chairman of Board</i>

**Trustees**

†K. B. Brown	G. P. Marble
O. J. Cahoon	*O. T. Murray
†W. E. Crowell	*D. S. Sears
†F. S. Eldredge	*R. B. Snow
†C. K. Eldridge	K. A. Sparrow
E. E. Eldridge	I. M. Taylor
H. Eldridge	P. V. Thomson
*U. S. Livingston	

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

**HAVERHILL**

**Haverhill Savings Bank**  
153 Merrimack Street

Date of Incorporation, February 8, 1828

**Branch Offices**

**16 Main Street, Topsfield**  
**Plaistow Road**

Stanwood D. Evans <i>President</i>	Philip C. Hefner <i>Treasurer</i>
Donald K. Laing	Donald E. Fletcher
John E. Veasey	Genevieve D. Mack
George Henry Bixby <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Charles E. Curtis <i>Clerk of Corporation</i>	

**Trustees**

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
*W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
W. E. Dorman	*G. E. McGregor
*S. D. Evans	L. M. Poore
L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

**Pentucket Five Cents Savings Bank**  
35 Merrimack Street

Date of Incorporation, March 17, 1891

**Branch Office**

**46 Washington Street**

Henry L. Wallace <i>President</i>	George M. Goodwin <i>Clerk of Corporation</i>
Millard S. Bishop	Millard S. Bishop <i>Treasurer</i>
J. Storer MacDougall <i>Vice Presidents</i>	Clyde G. Page
Clyde G. Page <i>Asst. Vice President</i>	Arthur L. Shattuck
	Robert D. Mills <i>Assistant Treasurers</i>

**Trustees**

D. B. Allan	*J. S. MacDougall
M. S. Bishop	*J. S. MacDougall, Jr.
A. J. Blethen	B. McGregor (Hon.)
A. H. Brindle	G. E. McGregor, Jr.
K. Davis	R. H. Morse
A. J. Durso	*A. G. Nichols
G. M. Goodwin	†I. G. Nutter
H. G. Gould	R. S. Seavey
C. L. Hoyt	†E. K. Shaw
*B. C. Judkins	*H. L. Wallace
†H. A. Lockhart	

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

**HINGHAM**

**The Hingham Institution for Savings**  
55 Main Street

Date of Incorporation, April 2, 1834

Eugene F. Endicott <i>President</i>	Wilfred H. Creighton <i>Treasurer</i>
Malcolm V. Cann <i>Exec. Vice President</i>	Lewis T. Brown, Jr. <i>Assistant Treasurer</i>
Philip A. Stoddard <i>Vice President</i>	Francis V. Ward <i>Clerk of Corporation</i>

Willis B. Downey  
*Chairman of Board*

**Trustees**

†J. P. Barnes	F. S. Lane
M. V. Cann	*J. C. Loring
W. H. Creighton	†M. C. Newell
*W. B. Downey	*J. A. Parrish
*E. F. Endicott	G. W. Pyne
†L. L. Howard	C. Salmon
W. L. Howard (Hon.)	*P. A. Stoddard
C. S. Hyde, Jr.	F. V. Ward

Deposits go on interest first day of the month if made on or before the fifth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

\*Member of Board of Investment.

†Member of Auditing Committee.

**HOLYOKE****Falls-Mechanics' Savings Bank****200 Main Street**

Date of Incorporation, March 19, 1872

**Branch Offices****40 Bridge Street, South Hadley Falls****1642 Northampton Street****91 Main Street, Chicopee Falls****1577 Memorial Drive, Fairview**Wayne Alderman  
*President*Robert F. Batchelor  
*Treasurer*

Robert F. Batchelor

George F. Cliche

John M. Dorman

Robert C. Henneman

James P. Dout

Eleanor W. Malone

James G. Haggerty

George A. Lempke

*Vice Presidents*

Neil W. Marshall

Hugh J. Corcoran

Walter I. Sergienko

*Clerk of Corporation*Grant P. Richardson  
*Assistant Treasurers*Leslie C. Taylor  
*Chairman of Board***Trustees**

\*W. Alderman

†S. B. King

†E. H. Allen

†O. C. Kohler

E. P. Bagg, III

\*A. J. Marquis

A. Balthazar

B. B. Mathis

R. E. Barrett, Jr.

C. F. Moriarty (Hon.)

R. F. Batchelor

\*S. B. Norton

†R. E. Blank

E. J. O'Neil

F. H. Cataldo

\*N. S. Reynolds

H. J. Corcoran

F. A. Rothery

\*G. N. Davidson

A. Saltman

J. M. Dorman

A. E. Sheldon (Hon.)

J. P. Dout

A. C. Smith

†J. T. Downing

\*R. K. Steiger

\*D. R. Dwight

\*W. J. Strycharz

\*L. R. Flint

L. C. Taylor

\*A. E. Gelinas

R. M. Weiser (Hon.)

\*J. W. Goikes

†E. J. Ziembra

C. H. Kent (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 30 and October 31  
Annual meeting date as provided for in By-Laws third Monday of November

**Holyoke Savings Bank****143 Chestnut Street**

Date of Incorporation, February 21, 1855

**Branch Offices****20 Canal Street****213 South Street**William H. Smith, 2nd  
*President*Earl Duncan  
*Treasurer*

Leonard M. Baldwin

Robert A. Glesmann, III

Joseph H. Benger

Frederic F. Isakson

George E. Boudreau

William M. Minkley

Earl Duncan

Walter R. Noffke

Edward P. White

Gerard P. Richards  
*Assistant Treasurers**Vice Presidents*Edward F. Day  
*Clerk of Corporation***Trustees**

B. Alderman

C. S. Lyon

\*H. H. Allen

R. E. McCorkindale (Hon.)

S. R. Allyn (Hon.)

†G. F. Murray

\*W. W. Anthony, Jr.

R. R. Nickerson

J. L. Barowsky (Hon.)

L. F. Oldershaw

J. S. Begley (Hon.)

†L. H. Russell

\*R. F. Blount

†R. J. Simard

W. H. Chaffee

\*P. S. Sinclair

J. W. Coffman

\*W. H. Smith, 2nd

E. F. Day

R. P. Towne

\*E. Docherty

\*E. P. White

M. A. Donahue

†R. C. Whiting

J. E. Dowd

\*J. T. Wright

R. J. Harrington

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable January 1 and July 1  
Annual meeting date as provided for in By-Laws fourth Monday of January

**Peoples Savings Bank****314 High Street**

Date of Incorporation, March 19, 1885

**Branch Office****825 Hampden Street**

Lewis J. Lamont

Warren A. Rhoades

*President**Treasurer*

Donald R. Taber

Stephen W. Carpenter, Jr.

*Vice President*

Michael J. Clifford

Donald McCorkindale

Paul T. Smith

*Clerk of Corporation*

Joseph C. Cassidy

*Assistant Treasurers***Trustees**

E. C. Alger

P. M. Judd (Hon.)

\*F. P. Barrett

\*L. J. Lamont

†A. F. Bollenbach

\*V. A. Langelier, Jr.

R. A. Brainerd

D. McCorkindale

M. A. Censale

W. J. Milane

B. W. Childs

J. M. Newton, Jr.

J. V. Czelusniak

D. J. O'Connell

R. L. Davenport (Hon.)

S. Resnie

†J. E. Driscoll

C. C. Rice

\*F. R. Green

†W. G. Rogers

H. V. Higgins

\*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month  
Dividends are payable April 30 and October 31  
Annual meeting date as provided for in By-Laws first Wednesday of December

**HOPKINTON****Holliston-Hopkinton Savings Bank****10 Main Street, Hopkinton**

Date of Incorporation, March 23, 1867

**Branch Office****763 Washington Street, Holliston**

Edward G. Fischer

Milton C. Kling

*President**Treasurer*

William T. Hamilton

Beatrice H. Holt

*Vice President*

Ethel A. Vaughan

Doris M. Taylor

*Assistant Treasurers*

Erma I. Mouzar

*Asst. Vice Presidents*

Edmund G. Dearborn

*Clerk of Corporation***Trustees**

\*R. H. Adams

E. S. Holbrook

\*D. E. Bresse

†K. M. Holt

†F. F. Cole

P. J. Jensen

E. G. Dearborn

M. C. Kling

†E. F. Fecteau

\*G. W. Morse

E. G. Fischer

\*S. D. Olmstead

R. D. Fisher

F. R. Sullivan

\*E. W. Flood

†C. A. Williams

I. T. Gunn

\*H. B. Youngling

\*W. T. Hamilton

Deposits go on interest ninth day of each month  
Dividends are payable last business day of April and October  
Annual meeting date as provided for in By-Laws fourth Wednesday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**HUDSON****Hudson Savings Bank**  
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Chester T. Lamson	Lillian M. Brigham
Harold A. Priest	Norman C. Seaquist
Donald H. Wheeler <i>Vice Presidents</i>	Assistant Treasurers
	John H. Schaaf <i>Clerk of Corporation</i>

*Trustees*

A. G. Bonazzoli	*D. F. Lamson
H. J. Danner	E. F. Morgan, Jr. (Hon.)
R. T. Dawes	†A. K. Parker
R. G. Durand	J. J. Plant (Hon.)
†H. G. Field	*H. A. Priest
*A. T. Fieldsend	C. H. Robinson (Hon.)
R. Fieldsend (Hon.)	†J. H. Schaaf
D. R. Frost	*D. L. Smith
I. G. Gould	W. F. Smith
*R. C. Holden	J. P. Staniunas
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitecomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Thursday in April

**IPSWICH****Ipswich Savings Bank**  
23 Market Street

Date of Incorporation, March 20, 1869

**Branch Office**  
Main Street, Rowley

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Paul R. Goodhue	James C. Lahar
Gardiner A. Bolles	<i>Assistant Treasurer</i>
<i>Vice Presidents</i>	Paul R. Goodhue <i>Chairman of Board</i>
Francis H. Whipple <i>Clerk of Corporation</i>	

*Trustees*

M. C. Arthur (Hon.)	W. E. Hall
H. A. Beckingham	J. A. Kaszuba
*G. A. Bolles	E. C. Perkins, Jr.
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soffron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

**LAWRENCE****Community Savings Bank**  
450 Essex Street

Date of Incorporation, May 8, 1933

**Branch Office**  
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

*Trustees*

F. A. Bernardin	G. E. Goodman
S. H. Brennan	*J. A. Griffin
W. T. Bride, Jr.	F. J. Leone
M. J. Caplan (Hon.)	*T. Longworth
*J. A. Comber	G. M. Macartney
J. L. Daly	*J. J. Muldowney
J. J. Dineen, Jr.	D. J. Murphy, Jr.
J. P. S. Doherty	†J. Petralia
J. J. D'Urso	I. E. Rogers, Jr.
*J. E. Fenton	†R. D. Taylor
R. J. Fraser	†A. H. Weiner

Deposits go on interest last day of each month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws third Wednesday of January

**Essex Broadway Savings Bank**  
290-296 Essex Street

Date of Incorporation, March 15, 1847

**Branch Offices**  
454 Essex Street**460 South Union Street**  
555 Broadway

Winthrop Newcomb <i>President</i>	Norman L. Miller <i>Treasurer</i>
Ernest W. Roebuck	William A. Hilbert
Harold T. Houston	Charles A. Stone
Russell W. Knight	John P. Fitzpatrick
Joseph F. Bacigalupo	George F. Hanson
John E. Abercrombie	Emil G. Schirner
Arthur R. Atkinson	<i>Assistant Treasurers</i>
Raymond J. Telford	James H. Eaton
Norman L. Miller <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

*Trustees*

J. E. Abercrombie	F. B. Kittredge
A. E. Anderson	R. W. Knight
A. R. Atkinson	S. F. LoPiano, Jr.
*J. F. Bacigalupo	R. E. Maguire
*J. H. Barrington	†C. J. McCabe
†S. J. Basile	M. J. Meyers
J. T. Batal	N. L. Miller
†R. R. Bernardin	E. J. Nantoski
*W. E. Casey	*W. Newcomb
R. E. Christ	E. W. Roebuck
C. E. Cyr	T. J. Scanlon
J. L. Dean	R. H. Sherman
†W. B. Duffy	C. F. Smith (Hon.)
J. H. Eaton	II. N. Snook
J. H. Eaton, III	A. A. Stundza
J. F. Emmert	A. Sweeney (Hon.)
N. O. Fleming	R. J. Telford
†J. F. Glynn (Hon.)	A. A. Thomson
*G. W. Hamblet, Jr.	*R. A. Watters
*H. T. Houston	W. N. Webster
L. N. Hutchinson	*E. L. Wilkinson
*M. W. Kenney	R. A. Woodcock (Hon.)

Deposits go on interest first business day of each month  
Dividends are payable last business day of January, April, July and October  
Annual meeting date as provided for in By-Laws third Tuesday of November

\*Member of Board of Investment.

†Member of Auditing Committee.

**Lawrence Savings Bank**  
255 Essex Street

Date of Incorporation, March 10, 1868

Roger N. Bower <i>President</i>	Lorraine C. Mulreany <i>Treasurer</i>
Byron R. Cleveland	Gusta H. Larson
Lorraine C. Mulreany	Donald E. Anderson
Charles M. Poore	Thomas C. MacLaugh-
Gusta H. Larson	lan, Jr.
<i>Vice Presidents</i>	Robert P. Perreault
William H. Keller	<i>Assistant Treasurers</i>
<i>Clerk of Corporation</i>	

*Trustees*

*A. J. Battershill	R. G. Locke
*E. A. Bernardin	†V. C. Manzi
*R. N. Bower	P. B. Marsden, Jr.
H. S. Buckley (Hon.)	V. J. Mill, Jr.
H. J. Bunting	*C. E. Morrison, Jr.
J. V. Caliri	M. F. Norwood
H. J. Camuso	H. H. Petzold (Hon.)
*B. R. Cleveland	C. M. Poore
E. F. Cregg	I. W. Sargent (Hon.)
P. D. Dalrymple	*A. H. Smith
A. J. Dandreta	B. E. Smith
*J. J. DiSalvo	R. A. Smith
A. M. Howe (Hon.)	F. S. Tarbox
†H. A. Johnson	†D. Webster
W. H. Keller	

Deposits go on interest last business day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

**LEE**

**Lee Savings Bank**  
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Charles G. Tucker	Alba A. Pasco
Alba A. Pasco	Douglas R. Hall
<i>Vice Presidents</i>	Barbara A. Jones
Edward R. Christenson	<i>Assistant Treasurers</i>
<i>Clerk of Corporation</i>	John P. Palmer
	<i>Chairman of Board</i>

*Trustees*

*J. I. Brown	*J. P. Palmer
E. R. Christenson	†R. E. Sitzer
*F. G. Fanning	W. A. Turner
†R. Forman	†F. H. Vohr
D. A. Fraser	E. G. Wilcox
*A. N. Nettleton	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Wednesday in June

**LEICESTER**

**Leicester Savings Bank**  
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Walter A. McMullin	William J. Harmon
<i>Exec. Vice President</i>	<i>Assistant Treasurer</i>
C. John W. Sperry	Francis E. Kennedy
John W. Copeland	<i>Clerk of Corporation</i>
<i>Vice Presidents</i>	

*Trustees*

C. C. Albrecht	†W. A. Proctor
*J. W. Copeland	*R. R. Rossley
†P. E. Dow	*H. O. Smith
W. J. Harmon	†A. B. Southwick
F. E. Kennedy	*C. J. W. Sperry
*W. C. Lane	*W. N. Sprague
W. A. McMullin	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday in May

\*Member of Board of Investment.

†Member of Auditing Committee.

## LENOX

Lenox Savings Bank  
35 Main Street

Date of Incorporation, April 4, 1890

John B. Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Ruth T. Brady Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

## Trustees

†W. H. Clifford	G. E. Mole
*W. M. Coakley	J. H. Pelton
*D. T. Dana, Jr.	*E. J. Roche
*J. B. Fielding	J. T. Roche
D. T. Herrick	W. D. Roche
*W. E. Lahart	†J. N. Walsh
W. T. Lahart	†J. H. Woodger
E. T. Lahart	A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in June

## LEOMINSTER

Leominster Savings Bank  
15 Monument Square

Date of Incorporation, March 16, 1865

Bowers A. Fischer <i>President</i>	Richard A. Bergman <i>Treasurer</i>
Thomas F. Bagley Charles D. Bent <i>Vice Presidents</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>
Albert O. Bell <i>Clerk of Corporation</i>	

## Trustees

*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
R. A. Bergman	*W. M. Mayo, Jr.
G. H. Cook, Jr.	†R. L. Newton
*B. A. Fischer	H. S. Padovano
H. Fontaine	R. A. Robertson (Hon.)
D. H. Goodell	†H. L. Wilkinson
*M. B. Johnson	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

## LEXINGTON

Lexington Savings Bank  
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
John McLachlan Stanley I. Phalen William G. Potter <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	Richard P. Cromwell <i>Chairman of Board</i>

## Trustees

J. R. Bevan	D. A. Lynch
R. D. Brown	I. H. Mabey
*R. P. Cromwell	*J. McLachlan
R. S. Davenport	J. H. Millican, Jr.
R. H. Davis	*S. I. Phalen
E. D. Duncan	M. T. Potter
C. M. Dunlap	*W. G. Potter
C. S. Elliott	A. I. Ripley
G. W. Emery	*C. E. Scribner
A. W. Fisher, Jr.	†R. S. Stevens
L. M. Foster	E. B. Sukeforth
G. E. Graves	E. B. Worthen, Jr.
†J. H. Hinchliffe	*L. A. Zehner
†R. B. Kent	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable first business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Wednesday in March

## LOWELL

The Central Savings Bank  
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Gerald F. Bolton <i>Treasurer</i>
Carleton J. Lombard <i>Vice President</i>	J. Donald Adams Paul S. Rousseau Herbert T. Knutson <i>Assistant Treasurers</i>
John E. Leggat <i>Clerk of Corporation</i>	

## Trustees

†M. Barlofsky	*C. J. Lombard
G. F. Bolton	*N. P. Mason
L. Clark, Jr.	*B. A. McKittick
E. T. Cowdrey	†R. T. Morse
T. A. Demoulas	W. Pearson
F. B. Emerson, 2nd	H. G. Pollard (Hon.)
A. L. Eno, Jr.	*W. L. Rust
H. E. Fletcher	W. T. Sheppard (Hon.)
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	E. B. Stevens
J. E. Leggat	W. C. Wilson
M. Levine	W. C. Wilson, Jr.

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

\*Member of Board of Investment.

†Member of Auditing Committee.

**The Lowell Five Cent Savings Bank**  
34 John Street

Date of Incorporation, April 12, 1854

**Branch Offices**  
200 Central Street  
406 Boston Road, Billerica  
35 Boston Road, Chelmsford  
12 Vinal Square, North Chelmsford  
1777 Main Street, Tewksbury

Edward N. Lamson <i>President</i>	James L. Cashman <i>Treasurer</i>
Robert A. Abbott	Ida A. Bell
Charles E. Boles	Edwin M. Jewett
Earl M. Gray	Robert C. Long
William A. Thompson	Roy A. Morgan
Gerald R. Wallace <i>Vice Presidents</i>	John E. Sherwood
B. Randolph Cady <i>Clerk of Corporation</i>	Elton L. F. Silk <i>Assistant Treasurers</i>
	Harold K. Bartlett <i>Chairman of Board</i>

*Trustees*

*R. A. Abbott	B. A. Harless
†A. C. Antonopoulos	E. Harrington
G. Archer	J. Harvey
*H. K. Bartlett	J. R. Havey
*L. H. Beaulieu	†V. Hockmeyer
C. E. Boles	B. D. Lambert
M. J. Brown	*E. N. Lamson
B. R. Cady	H. H. Leighton
M. S. Chute	*A. L. Levine
D. F. Connors	W. A. McDonnell
J. F. Conway, Jr.	V. P. Morton
†J. P. Curran	J. F. O'Donnell
C. E. Fairbanks, II	*E. P. O'Loughlin
F. Flather	*C. R. Page
W. B. French	*J. T. Stevens
W. Georges	W. A. Thompson
*E. M. Gray	

Deposits go on interest fifteenth day of each month  
Dividends are payable January 15, April 15, July 15  
and October 15

Annual meeting date as provided for in By-Laws  
second Monday in January

**Lowell Institution for Savings**  
18 Shattuck Street

Date of Incorporation, February 20, 1829

**Branch Offices**  
350 Westford Street  
1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Daniel F. Sullivan <i>Vice President</i>	Alfred E. Ekberg <i>Vice Treasurer</i>
Branford S. Brennon <i>Clerk of Corporation</i>	Robert A. Jaquith Jane P. Kopycinski <i>Assistant Treasurers</i>

*Trustees*

*G. W. Boyce	R. B. Houghton (Hon.)
B. S. Brennon	†J. R. Mansfield, Jr.
J. Cantor	R. A. McKittrick
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
F. B. Downs	J. G. Picard
H. F. Fessenden (Hon.)	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws  
Friday preceding last business day in April

**Washington Savings Bank**  
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr.
Joseph W. Green	<i>Assistant Treasurer</i>
Martin J. Lydon <i>Vice Presidents</i>	William H. Sullivan <i>Clerk of Corporation</i>

*Trustees*

T. A. Callahan (Hon.)	J. J. Hogan, Jr.
R. J. Daley	M. J. Lydon
†G. F. Donehue	†D. L. McArdle
F. D. Donovan (Hon.)	L. Novick
*R. G. Drury	*M. Silva
*W. F. Farrell	*J. Stagnone
F. D. Frawley	*W. H. Sullivan
J. W. Green (Hon.)	W. H. Sullivan, Sr.
*H. W. Healey	(Hon.)
*J. J. Hogan	

Deposits go on interest tenth day of each month

Dividends are payable February 10 and August 10

Annual meeting date as provided for in By-Laws  
August ninth

\*Member of Board of Investment.

†Member of Auditing Committee.

**LUDLOW**

**Ludlow Savings Bank**  
33 Center Street

Date of Incorporation, February 23, 1888

**Branch Offices**

**220 Main Street, Belchertown**

**464 Main Street, Wilbraham**

**29 Center Street**

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	William G. Milroy
Albert L. Martin	Walter M. Bowles
Stanley S. Stusick <i>Vice Presidents</i>	Assistant Treasurers

Paul R. Baird  
*Clerk of Corporation*

**Trustees**

J. C. Almeida	R. R. Meunier
P. R. Baird	M. R. Nakashian
†A. J. Boilard	*O. A. Peterson
H. M. Carnevale	J. L. Rice
J. P. Cormack (Hon.)	H. K. Rodenhizer
E. W. Decorie	J. R. Shea
R. A. Edwards	S. S. Stusick
A. H. Fuller	†A. P. Trombly
*O. K. Gilbert	H. W. Willey
*C. F. Gillan	S. W. Wheeler (Hon.)
†A. J. Letourneau	M. S. White
*F. J. Livi	P. D. Wilson
*R. M. Mackintosh	S. S. Ziemian
A. L. Martin (Hon.)	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

**LYNN**

**Lynn Five Cents Savings Bank**  
112 Market Street

Date of Incorporation, May 15, 1855

**Branch Offices**

**286 Humphrey Street, Swampscott**  
**New England Shopping Center, Saugus**

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Chester L. Nourse, Jr. <i>Vice President</i>	Edward B. Briggs
Taylor B. Yeakley <i>Clerk of Corporation</i>	Albert E. Carter, Jr.
	William H. M. Goss <i>Assistant Treasurers</i>

**Trustees**

J. M. Barnes	†L. V. MacDuff
*S. W. Bradley	C. L. Nourse, Jr.
*R. P. Breed	G. E. Rafferty
R. P. Breed, Jr.	*T. W. Rogers
†W. J. Breed	*M. W. Rolfe
H. A. Durkee	C. F. Smith, Jr.
†H. H. Hansen	D. H. Smith (Hon.)
C. E. Harwood	†H. C. Smith
R. F. Hunter	*C. H. Stocker, Jr.
†L. B. Kilgore	H. P. Symmes
L. B. Leonard	T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

**Lynn Institution for Savings**

**25 Exchange Street**

Date of Incorporation, June 20, 1826

**Branch Offices**

**134 Boston Street**

**191 Lynnway**

**771 Salem Street, Lynnfield**

**24 Exchange Street**

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Henry R. Mayo, Jr.	Harry E. Fuller
E. Benjamin Redfield, Jr.	Robert P. Gardner
<i>Vice Presidents</i>	William E. Quinn
Frederick E. Bowers <i>Clerk of Corporation</i>	John R. Sullivan
	Ethel R. Smith <i>Assistant Treasurers</i>

**Trustees**

*D. F. Allen	H. M. Kelley (Hon.)
H. E. Ayer	*H. R. Mayo, Jr.
R. Barnet	M. F. McGrath
F. E. Bowers	†G. R. Morgan
J. W. Bowers	C. B. Newhall
C. E. Cain	†J. F. Phillips
A. E. Chase (Hon.)	*E. B. Redfield, Jr.
J. A. Cook	H. L. Ross
A. B. Durkee	S. Shmishkiss
W. N. Farquhar	*A. H. Stiles, Jr.
L. U. Fuller	M. H. Wall
M. C. Goldman	D. L. Warden
*H. L. Huxtable	T. D. Welch
†R. H. Illingworth	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

**MALDEN**

**Malden Savings Bank**

**399 Main Street**

Date of Incorporation, April 2, 1860

**Branch Offices**

**399 Main Street**

**28 Lebanon Street**

**443 Charles Street**

**44 Broadway**

A. George Gilman <i>President</i>	Theodore Parsons <i>Treasurer</i>
Malcolm W. Brown	Walter E. Harrington
David McCoubrey <i>Vice Presidents</i>	<i>Vice Treasurer</i>
Horace F. Lind	Daniel R. Blake
Charles D. McBride	Carl A. Carlberg
<i>Asst. Vice Presidents</i>	Ronald A. Robinson
Dorothy M. Anderson <i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>
	A. George Gilman <i>Chairman of Board</i>

**Trustees**

M. W. Brown	C. L. Hamilton
E. J. Bushell	R. Hardwick
J. L. Cafarella	R. W. Horne (Hon.)
*J. A. Casey, Jr.	C. F. Kezer
E. B. Chesley	*E. L. Kimball
†L. J. Clark	H. J. Koniarek
G. Downie (Hon.)	D. McCoubrey
W. M. Fisher (Hon.)	A. W. Miner
†M. R. Flynn, Jr.	*J. A. Plummer
R. P. Gabriel	C. A. Rounds
N. A. Gallagher (Hon.)	†A. C. Sandberg
*A. G. Gilman	C. F. Springall (Hon.)
B. E. Green	*H. A. Stevens
*B. C. Grodberg	L. T. West

Deposits go on interest tenth day of each month  
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

\*Member of Board of Investment.

†Member of Auditing Committee.



**MARBLEHEAD****Marblehead Savings Bank**  
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James E. Canniffe	Wilbur L. Durocher, Jr.
Walter T. Foss	Louise T. Magee
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	

Gordon E. Peach  
*Clerk of Corporation**Trustees*

C. F. Arbing	S. W. Hopkins
*W. B. Ball	*H. A. Johnson
E. B. Beach	C. T. Kelley
E. B. Brown	†W. T. Lundegren
J. E. Canniffe	†E. K. Murphy
†L. E. Clark	B. G. Osborne
P. T. Clark	G. E. Peach
R. F. Cole, Jr.	*M. S. Reynolds
G. G. Eustis	J. N. Skinner
*W. T. Foss	*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

**MARLBOROUGH****Marlborough Savings Bank**  
32 Mechanic Street

Date of Incorporation, April 3, 1860

**Branch Office**  
11 Florence Street

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
Richard S. Temple	Percy G. Sharpe
Robert C. Morse <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Wendell H. Williams <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

*Trustees*

†A. J. Agoritsas	A. E. LeMarbre
*J. G. Allen	*R. C. Morse
*E. F. Bigelow	G. L. Morse
R. A. Blanchette	*C. J. O'Connell
*R. H. Decker	J. G. Noble
G. E. Dewey	*K. G. Stephenson
J. J. Falconi	R. S. Temple
G. F. Grandi	†F. D. Walker
G. A. Granitsas	†R. E. Wile
*R. A. Johnson	W. H. Williams

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday of April

**MAYNARD****Assabet Institution for Savings**  
17 Nason Street

Date of Incorporation, March 31, 1904

Howard L. King <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Raymond A. Gallant	Gage W. Russell
John A. Kennedy <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Philip A. Wilson  
*Clerk of Corporation**Trustees*

A. R. Carlton	†J. V. King
E. Carlton, Jr.	P. M. McPherson
J. F. Cleary	*N. J. Morton
R. O. Drechsler	W. Naylor (Hon.)
J. H. Edwards (Hon.)	H. F. Nordberg
L. A. Fiera	J. G. Osmo
*R. A. Gallant	†W. H. Soar
R. A. Gallant	H. E. Tuttle
*J. A. Kennedy	†C. A. Wetherbee
*H. L. King	P. A. Wilson

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1, and October 1

Annual meeting date as provided for in By-Laws first Monday in May

**MEDFORD****Medford Savings Bank**  
29 High Street

Date of Incorporation, February 26, 1869

**Branch Offices**  
257 Spring Street  
491 High Street

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
A. David Risman <i>Vice Presidents</i>	Richard E. Dunn <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

*Trustees*

R. F. Bennett	†G. D. Hall
W. E. Carley	H. Karp
H. J. Clarke	H. J. Mulligan
*P. J. Coady	*R. P. O'Hanley
*M. P. Crowley	G. B. Redding
J. H. DeFina	*A. D. Risman
R. S. DeVeer	*J. F. Rogers
J. F. Fallon, Jr.	†A. G. Stearns
C. E. Farnam	R. H. Tasker (Hon.)
H. Greenlaw	†J. Wyand

Deposits go on interest fifteenth business day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**MEDWAY**

**Medway Savings Bank**  
165 Village Street

Date of Incorporation, February 20, 1871

**Branch Office**

**Corner of Main and Pleasant Streets, Millis**

Aaron W. Hobart  
*President*

Douglas E. Knotts  
*Treasurer*

John E. Kirby  
Dexter M. Gould  
*Vice Presidents*

Helen R. Watson  
Arthur P. Adams  
*Assistant Treasurers*

Stuart M. King  
*Clerk of Corporation*

Aaron W. Hobart  
*Chairman of Board*

**Trustees**

H. W. Bemis  
†H. W. Blethen, Jr.  
R. L. Briggs  
C. M. Glockner  
\*F. C. Goodwin  
\*D. M. Gould  
†G. E. Harris  
\*A. W. Hobart  
S. J. Howie  
†P. J. Kenney  
C. King

C. A. King  
L. C. King  
S. M. King  
\*J. E. Kirby  
D. E. Knotts  
J. R. Labaree (Hon.)  
E. MacCabe  
T. J. McCarthy  
\*T. J. Moore  
G. Y. Robinson  
W. H. Simpson

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1

Annual meeting date as provided for in By-Laws second Monday in May

**MELROSE**

**Melrose Savings Bank**  
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson  
*President*

Adolph F. Forsberg  
*Treasurer*

Lloyd B. Waring  
Lester C. Peabody  
*Vice Presidents*

Arthur W. McPherson  
Henry W. Stickney  
*Assistant Treasurers*

George W. Newhall  
*Clerk of Corporation*

**Trustees**

\*C. B. Bacall  
\*R. H. Blanchard  
H. R. Corey  
\*R. D. Culver  
A. F. Forsberg  
\*L. C. Hennigar  
L. H. Keith  
T. J. McArdle  
G. W. Newhall  
†L. C. Peabody

\*E. F. Proctor  
A. W. Scott  
J. P. Smith  
\*A. F. Thompson  
†E. H. Twitchell  
\*L. B. Waring  
\*D. E. Washburn  
†D. A. Welch  
H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws fourth Tuesday in January

**MERRIMAC**

**Merrimac Savings Bank**  
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro  
*President*

John F. McCarron  
*Treasurer*

William L. Andrews  
Robert C. Calnan

Robert L. Eckert  
*Clerk of Corporation*

Richard F. Amazeen  
*Vice Presidents*

**Trustees**

R. F. Amazeen  
W. L. Andrews  
\*H. J. Bertram  
\*R. L. Buzzell  
R. C. Calnan  
†H. T. Daley  
†R. P. David

R. L. Eckert  
†R. B. Kelly  
\*C. H. Phillips  
\*R. J. Powers  
\*F. L. Viccaro  
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

**MIDDLEBOROUGH**

**Middleborough Savings Bank**  
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr.  
*President*

Henry C. Humphreys  
*Treasurer*

Joseph C. Whitcomb  
Lewis F. Harding

Carlton E. Leland  
*Assistant Treasurer*

*Vice Presidents*

Stanley F. Alger  
*Clerk of Corporation*

**Trustees**

S. F. Alger  
\*F. J. Carey  
\*F. Clark, Jr.  
R. O. Delano  
C. E. Erickson  
\*L. F. Harding  
†R. G. Hinckley  
J. B. Howes  
H. C. Humphreys  
B. A. Isenminger

R. W. Maddigan, Jr.  
†D. G. Reed  
N. D. Ryder  
\*A. F. Soule  
G. W. Stetson  
†E. E. Thomas  
R. W. Tillson  
C. P. Washburn, Jr.  
H. F. Weston  
\*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

\*Member of Board of Investment.

†Member of Auditing Committee.

**MILFORD****Millford Savings Bank**  
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss Harry Helfand <i>Vice Presidents</i>	William W. Collier <i>Assistant Treasurer</i>
Arthur W. Peterson <i>Clerk of Corporation</i>	

*Trustees*

*J. L. Carrier	A. W. Peterson
†J. E. Carter	†G. A. Shaw
*R. H. Curtiss	R. T. Symonds
M. J. DeCesare	*S. D. Vincent
*G. W. Ellis	P. L. Walker (Hon.)
†J. D. Gannett	J. J. Volpe
H. Helfand	†L. Zocchi

Deposits go on interest tenth day of each month  
 Dividends are payable April 15 and October 15  
 Annual meeting date as provided for in By-Laws  
 third Thursday in October

**MILLBURY****Millbury Savings Bank**  
Elm Street

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Arthur L. Ducharme Raymond R. Stevens <i>Vice Presidents</i>	Dudley F. Bowker <i>Assistant Treasurer</i>
James B. Manning <i>Clerk of Corporation</i>	

*Trustees*

*B. G. Aldrich	J. B. Manning
*F. H. Barnett	D. S. Smith
*C. C. Berthiaume	*R. R. Stevens
†W. Blanchard	*G. B. Stowe
D. F. Bowker	H. E. Swenson
*A. L. Ducharme	R. Swenson
†N. G. Hodgman	†W. J. Wallis
W. W. Horne	

Deposits go on interest first business day of each month  
 Dividends are payable January 15 and July 15  
 Annual meeting date as provided for in By-Laws  
 third Wednesday in March

**MILTON****Millington Savings Bank**  
40 Adams Street

Date of Incorporation, May 18, 1905

**Branch Office**  
561 Adams Street

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, 2d Walter S. Robbins <i>Vice Presidents</i>	Martha M. Wiswell Hazel Plunkett Warren A. Williams <i>Assistant Treasurers</i>
Roland Gray, Jr. <i>Clerk of Corporation</i>	Walter S. Robbins <i>Chairman of Board</i>

*Trustees*

†B. R. Alexander	R. S. Hadlock
C. F. Batchelder	*E. C. Johnson, 2d
†F. S. Brooks	*A. J. Kinnealey
P. F. Dudley	A. B. Nangeroni
*E. Dyson	*M. D. Perkins
C. L. Fasch	*W. S. Robbins
A. Fay	*R. H. Schmidt
F. B. Frederick	*C. V. Vappi
R. Gray, Jr.	†E. E. Wendell

Deposits go on interest last business day of each month  
 Dividends are payable last business day of each month  
 Annual meeting date as provided for in By-Laws  
 second Wednesday in April

**MONSON****Monson Savings Bank**  
146 Main Street

Date of Incorporation, March 27, 1872

John D. Aldrich <i>President</i>	Edward A. Kozikowski <i>Treasurer</i>
Frank B. Haley Edward A. Kozikowski John P. Moriarty <i>Vice Presidents</i>	Frank P. Petrolati, Jr. <i>Assistant Treasurer</i> Wilfred Kimber <i>Clerk of Corporation</i>
William H. Anderson <i>Chairman of Board</i>	

*Trustees*

G. B. Adams	W. Kimber
*J. D. Aldrich	E. W. Lafond
W. H. Anderson	*J. P. Moriarty
*O. E. Bradway	*J. J. Mullen
H. Costa	†D. T. Snow, Jr.
V. G. Galvin	E. R. Sprague
*F. B. Haley	†C. W. Wood
H. L. Hatch	S. L. Young
†T. J. Hilliard	

Deposits go on interest first business day of each month if made on or before the eighth day of the month  
 Dividends are payable April 1 and October 1  
 Annual meeting date as provided for in By-Laws  
 first Wednesday in May

\*Member of Board of Investment.  
 †Member of Auditing Committee.

**NANTUCKET****Nantucket Institution for Savings  
2 Orange Street**

Date of Incorporation, April 2, 1834

Cecil Richrod, Jr. <i>President</i>	Leroy H. True <i>Clerk of Corporation</i>
Charles Clark Coffin	John F. Buckley <i>Treasurer</i>
Henry B. Coleman <i>Vice Presidents</i>	Gerald E. Eldridge <i>Assistant Treasurer</i>
Alcon Chadwick <i>Chairman of Board</i>	

**Trustees**

J. S. Barrett	H. Gordon, Jr.
A. E. Butler	P. V. Hoadley
A. Chadwick	O. F. Ingall
C. C. Coffin	G. W. Jones
H. B. Coleman	G. M. Lake (Hon.)
A. S. Conway	C. H. Murray
A. F. Egan, Jr.	K. N. Pease
W. A. Fordyce	C. Richrod, Jr.
J. J. Gardner, 2nd	R. E. Sanguinetti
N. P. Giffin	G. E. Taylor
J. K. Glidden	L. H. True

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws fourth Monday in January

**NATICK****Natick Five Cents Savings Bank  
6 Main Street**

Date of Incorporation, April 5, 1859

**Branch Office**

Natick Mall, Route 9, Corner Speen Street

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
Milton W. Fairbanks	Stanley S. Cole
John F. Yeager <i>Vice Presidents</i>	George E. Lamprey
Thacher H. Fisk <i>Clerk of Corporation</i>	Robert C. Potter
	Rosalie A. Simeone <i>Assistant Treasurers</i>
Arthur B. Fair <i>Chairman of Board</i>	

**Trustees**

†W. F. Bigelow	*J. A. Hill, Jr.
K. A. Bremner	G. S. Hodgson (Hon.)
C. A. Dowse	†T. H. Hoyt
*A. B. Fair	G. A. Mitchell
*M. W. Fairbanks	F. A. Moeller (Hon.)
T. H. Fisk	E. R. Noyes
†G. F. Fiske	T. F. Quinn (Hon.)
J. R. Gray	E. C. Williams
*J. R. Hayes	*J. F. Yeager

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday in April

**NEW BEDFORD****New Bedford Five Cents Savings Bank  
791 Purchase Street**

Date of Incorporation, April 14, 1855

**Branch Office  
2136 Acushnet Avenue**

Bruce Alexander <i>President</i>	Edward Aspin William R. MacLeod William H. H. Manchester, Jr.
Karl P. Goodwin Charles H. Wardwell <i>Vice Presidents</i>	Richard S. Marchisio Edward F. Stawasz Clinton N. Tripp <i>Assistant Treasurers</i>
Robert B. MacLeod <i>Clerk of Corporation</i>	
Real R. Breton <i>Treasurer</i>	

**Trustees**

F. Abramson	†W. R. Hindle
*B. Alexander	C. E. Lindell
R. Breton	R. B. MacLeod
*A. F. Buckley	P. J. Morgan
W. V. A. Clark, Jr.	J. H. Ottaway, Jr.
E. W. DeWalt	†G. W. Parker
*H. C. Dyer, Jr.	†W. C. Prescott
W. H. Furneaux	F. O. Quinn
W. C. Gardner	J. H. Read
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
*N. H. Hayes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Friday in December

\*Member of Board of Investment.  
†Member of Auditing Committee.

### New Bedford Institution for Savings 174 Union Street

Date of Incorporation, June 16, 1825

#### Branch Offices 1743 Acushnet Avenue 10 Rodney French Boulevard 821 Rockdale Avenue

#### 169 Rockdale Avenue, South Dartmouth

Gordon D. Larcom <i>President</i>	John Carr <i>Treasurer</i>
Maurice F. Downey John Carr <i>Vice Presidents</i>	Arnold R. Griffiths Donald M. Chace Philip F. Danforth Mary B. Parker <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	

#### Trustees

C. G. Akin, Jr.	†E. S. Knowles
C. Beckman	*G. D. Larcom
J. B. Buckley	E. Livingstone, Jr.
J. C. Bullard	J. H. Mahoney
J. Carr	*R. M. Mitchell
J. Dawson, Jr.	A. J. Montminy
*P. C. Dirksen	W. H. Potter
*M. F. Downey	*O. Prescott, Jr.
J. Duff, III	F. Simpson
J. R. Early	J. E. Stanton, III
T. Francis, Jr.	*J. K. Stanton
A. Goldys	B. S. Tripp
J. R. Hayden	*J. Underwood
†J. J. Hayes	†M. Walter, Jr.
P. Hemingway	E. T. Wilson
*T. H. Kennedy	H. W. Young
J. D. Kenney	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

## NEWBURYPORT

### Institution for Savings, in Newburyport and its vicinity 93 State Street

Date of Incorporation, January 31, 1820

John H. Pramberg, Jr. <i>President</i>	Donald D. Mitchell <i>Treasurer</i>
Willis F. Atkinson Russell B. Hoyt Morris B. Wood <i>Vice Presidents</i>	William H. Carter <i>Clerk of Corporation</i> John H. Pramberg, Jr. <i>Chairman of Board</i>

#### Trustees

L. A. Atherton	F. V. Noone
L. E. Atkinson	B. P. Noyes
W. F. Atkinson	†H. W. Noyes
H. Beit	*A. S. Page, Jr.
W. J. Bickford, Jr.	L. C. Peirce
W. H. Carter	L. B. Plister
†W. S. Currier	J. R. Potter
H. M. Eaton	*J. H. Pramberg, Jr.
E. Hollerer	†K. A. Reynolds
*R. B. Hoyt	G. E. Twomey
*J. D. Magner	*M. B. Wood
R. R. McKinney	

Deposits go on interest fifteenth day of each month  
Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

### Newburyport Five Cents Savings Bank 63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse, Sr. <i>President</i>	William H. Willis <i>Treasurer</i>
Henry G. Currier William H. Willis <i>Vice Presidents</i>	Frank L. Currier <i>Assistant Treasurer</i>
Grace A. Stevens <i>Clerk of Corporation</i>	Charles W. Morse, Sr. <i>Chairman of Board</i>

#### Trustees

C. W. Armstrong	W. M. Lunt
L. C. Carson	*C. W. Morse, Sr.
W. B. Coltin	C. W. Morse, Jr.
†J. T. Connolly	†B. Pearson
F. L. Currier	*B. Pearson, Jr.
H. G. Currier	B. Poor
*R. B. Davenport	E. C. Shepard
*E. D. Dunning	M. G. Smith
E. E. Hicken (Hon.)	R. A. Webb
†M. K. Hoyt	J. H. Welch
†A. S. Johnson	*C. E. Whitley
†A. V. Kelleher	W. H. Willis
C. F. Leary	

Deposits go on interest first day of the month if made on or before the sixth day of the month  
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

## NEWTON

### Newton Savings Bank 1188 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

#### Branch Offices

289 Washington Street  
43 Lincoln Street  
571 Washington Street, Wellesley  
133 Chapel Street, Needham  
9 Boylston Street, Chestnut Hill  
40 Austin Street

Frederick C. Ober <i>President</i>	Benjamin F. Louis <i>Treasurer</i>
Douglas B. Francis Benjamin F. Louis Arnold E. Worth <i>Vice Presidents</i>	Donald P. Frail <i>Vice Treasurer</i>
David R. Donald <i>Asst. Vice President</i>	F. Blake Cloonen Richard A. Jones Richard L. Linden H. Winston Mercer John S. Stevens Raymond B. Thomas Richard G. Valanzola <i>Assistant Treasurers</i>
Arthur K. Wells <i>Clerk of Corporation</i>	

#### Trustees

C. H. Alvord	B. H. Loewenberg
R. R. Amesbury	B. F. Louis
W. R. Amesbury (Hon.)	R. M. Nichols
†E. G. Bates	*F. C. Ober
J. M. Bierer	W. H. Raye, Jr.
H. S. Bothfield	*P. R. Rugo
T. L. Buell	M. E. Sholklin
R. C. Casselman	E. P. Stevenson
*W. H. Dolben, Jr.	J. M. Tomb
†F. L. Farwell	†W. H. Vogler
*D. B. Francis	A. K. Wells
N. I. Greene	H. Whitmore, Jr.
H. W. Hardy	*R. A. Winslow
H. Harwood	A. E. Worth
G. A. Hibbard	

Deposits go on interest tenth day of each month  
Dividends are payable January 10 and July 10  
Annual meeting date as provided for in By-Laws December seventh

\*Member of Board of Investment.

†Member of Auditing Committee.

**West Newton Savings Bank**  
1314 Washington Street  
(West Newton District)

Date of Incorporation, March 10, 1887

**Branch Office**

**19 Pelham Island Road, Wayland**

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
Ernest G. Angevine Maxwell P. Gaddis <i>Vice Presidents</i>	Paul L. Shakespeare <i>Assistant Treasurer</i>

Raymond P. Atwood  
*Clerk of Corporation*

*Trustees*

*W. H. Adams	R. L. FitzGerald
*E. G. Angevine	M. P. Gaddis
*R. P. Atwood	†D. L. Gibbs
*N. D. Bugbee	H. D. Jones
†J. P. Burke	J. W. Kellar
W. W. Cowles	*K. W. Rogers
D. Danner	†N. W. Swinton
R. N. Elwell	

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws  
Tuesday next preceding the second Wednesday  
in April

**NORTH ADAMS**

**North Adams Hoosac Savings Bank**  
93 Main Street

Date of incorporation, April 26, 1848

Bernard K. Garceau <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr. <i>Exec. Vice President</i>	Raymond P. Ranzoni
Raymond P. Ranzoni <i>Asst. Vice President</i>	William A. Lesage
	Violet R. Krum
	Francis W. Bourquard <i>Assistant Treasurers</i>

Francis H. Hayden  
*Clerk of Corporation*

*Trustees*

L. K. Berry, Jr.	W. H. Horn
*J. W. Bond	A. Jarisch
J. F. Burns (Hon.)	P. F. Kittredge
†J. F. Campbell	H. I. Koloc
†E. H. Clark	†J. H. Lev
*E. J. Coakley	T. W. Lewis
†J. Deans	J. W. Lilly
M. L. Dempsey (Hon.)	R. I. Manuel
E. F. Flynn (Hon.)	R. P. Ranzoni
*B. K. Garceau	A. O. Rosenthal
*P. J. Geraghty	L. L. SanSoucie (Hon.)
*H. S. Gordon	†H. H. Schell
V. H. Gordon	R. E. Wall
F. H. Hayden	*J. D. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws  
first Wednesday in December

**NORTHAMPTON**

**Florence Savings Bank**

85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Arthur W. Cook <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Barbara C. Jager
Charles H. Addis <i>Vice President</i>	Thomas A. Lebert <i>Assistant Treasurers</i>
	Erwin M. Hill <i>Clerk of Corporation</i>

*Trustees*

*C. H. Addis	H. J. Forsander
†W. E. Bailey	†E. M. Hill
*A. W. Borawski	H. Jekanowski
*R. C. Callahan	†A. W. King
S. Clark	J. C. O'Donnell
F. W. Cole, Jr.	*M. L. Sender
*A. W. Cook	G. Steinberg
J. J. Curran	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws  
last Tuesday of September

**Nonotuck Savings Bank**  
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Mabel M. Duval	Mabel M. Duval
Earle M. Parsons <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
John L. Banner <i>Clerk of Corporation</i>	Sterling R. Whitbeck <i>Chairman of Board</i>

*Trustees*

J. H. Averill	F. T. Green
†J. L. Banner	D. B. Jennison
R. C. Barstow	*W. G. Kimball
*C. D. DeBruler	A. M. Livingstone
C. N. DeRose	J. L. Maulbetsch
*H. A. Dragon	†R. L. McEldowney
M. M. Duval	E. M. Parsons
E. L. Finn	*D. D. Sullivan
†F. Goldstaub	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws  
third Wednesday in November

\*Member of Board of Investment.

†Member of Auditing Committee.

### Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	Richard B. Covell <i>Treasurer</i>
Richard B. Covell <i>Vice President</i>	Kenneth B. Bowen <i>Clerk of Corporation</i>
Thomas P. Cahill Ulysse A. Lussier <i>Asst. Vice Presidents</i>	Edward T. Heaphy <i>Chairman of Board</i>

#### Trustees

*E. L. Arnold	*E. T. Heaphy
A. C. Bardwell (Hon.)	J. R. Hobbs
C. A. Bisbee, Jr.	F. P. Lyons
K. B. Bowen	R. J. Miller
J. E. Cavanagh	†M. F. Narum
R. B. Covell	G. F. Osborn
†W. E. Denny	*E. R. Plumb
†W. W. Dunn	*C. H. Salls
*E. P. Dunphy	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

### NORTH ATTLEBOROUGH

#### Attleborough Savings Bank 48 North Washington Street

Date of Incorporation, February 2, 1860

#### Branch Office

8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Edward F. Kurtz	Marion E. Jenness
Albert P. Totten <i>Vice Presidents</i>	Everett G. Lees
Roswell H. Smith <i>Asst. Vice President</i>	Paul J. Silvia <i>Assistant Treasurers</i>

Laurence W. Wilkin  
*Clerk of Corporation*

#### Trustees

*W. B. Allen	P. F. Leach
G. G. Bergh	P. B. Lonsbury
D. S. Bishop	*J. J. McCarte
E. H. Cummings, Jr.	S. J. McCormick
*H. B. Gowen	†G. E. Nerney
*C. A. Howard, Jr.	*S. C. Rice
*J. W. Hull	H. H. Sweet (Hon.)
P. R. Jones	†F. T. Westcott
*E. F. Kurtz	†L. W. Wilkin
E. F. Leach (Hon.)	

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday in January

### NORTHBRIDGE

#### Whitinsville Savings Bank Memorial Square (Whitinsville District)

Date of Incorporation, March 19, 1872

#### Branch Office

Pulaski Boulevard, Blackstone

Philip B. Walker <i>President</i>	John T. Ransom <i>Treasurer</i>
John T. Ransom <i>Exec. Vice President</i>	Charles P. Bartlett
J. Hugh Bolton	William S. Gould
Robert J. Frost <i>Vice Presidents</i>	Laurance M. Fuller
	Louis E. Hoisington <i>Assistant Treasurers</i>

Delwyn K. Barnes  
*Clerk of Corporation*

#### Trustees

†A. C. Adams	*H. E. Hoyt
H. C. Andrews	*W. G. Kuekan
D. K. Barnes	C. W. Malo
L. Beinema	H. Moss
J. H. Bolton	W. Papetti
J. H. Bolton, Jr.	J. T. Ransom
*G. T. Brown	†W. Sharawara
*W. C. Commons	*H. VanderBaan
O. J. Francis	*P. B. Walker
*R. J. Frost	†R. R. Wood
L. M. Fuller	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

### NORTH BROOKFIELD

#### North Brookfield Savings Bank 35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell	Walter A. Hargreaves
Edward W. Varnum <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

#### Trustees

†A. L. Beaudette	M. D. Leach
*H. S. Bennett	J. W. Larnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
*L. F. Fullam	J. M. Richardson, Jr.
W. A. Hargreaves	B. M. Stevens (Hon.)
†F. D. Hayes	L. E. Toepfer
*L. A. Herard	E. W. Varnum
*A. W. Krusell	

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws third Monday in June

\*Member of Board of Investment.

†Member of Auditing Committee.

**NORWELL****South Scituate Savings Bank**

1 River Street, Norwell

Date of Incorporation, April 2, 1834

**Branch Office**

10 Washington Street

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Nathaniel Tilden <i>Vice President</i>	Andrew G. Gordon <i>Clerk of Corporation</i>

**Trustees**

H. S. Amazeen	*D. B. Richardson
R. W. Chandler	†N. C. Robbins
†H. L. Chase, Jr.	W. B. Southworth
*G. C. Dumas	J. T. Thomson
*R. A. Gaudette	*N. Tilden
*L. Phillips, II	K. L. Torrey
*J. S. Pool	†H. W. Turner
K. Rand	S. Vincent

Deposits go on interest first day of the month if made on or before the tenth day of the month  
 Dividends are payable February 10 and August 10  
 Annual meeting date as provided for in By-Laws first Friday of February

**ORANGE****Orange Savings Bank**

11 West Main Street

Date of Incorporation, March 30, 1871

Duane A. Nyman <i>President</i>	(Office vacant) <i>Treasurer</i>
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Delbert A. Witty  
*Clerk of Corporation*

**Trustees**

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	D. A. Nyman
J. E. Botti	L. Plotkin
R. Dexter	*K. E. Smith
*P. H. Fittz	†R. E. Stowell
W. H. Gibbs (Hon.)	D. A. Witty
†E. F. Harris	*E. C. Witty
*R. W. Henderson	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
 Dividends are payable last business day of April and October  
 Annual meeting date as provided for in By-Laws second Monday of February

**PALMER****Palmer Savings Bank**

485 North Main Street

Date of Incorporation, March 4, 1870

Everett D. Landen <i>President</i>	Alfred F. Brysh <i>Treasurer</i>
Gordon J. King <i>Exec. Vice President</i>	Malcolm R. George <i>Assistant Treasurer</i>
Milton K. Gammons	C. Lenwood Walker <i>Clerk of Corporation</i>
Dennis J. Horgan <i>Vice Presidents</i>	

**Trustees**

*C. F. Barlow	A. B. Rathbone (Hon.)
S. G. Brooks	E. H. Rathbone
†J. W. Gale	W. R. Riley
*M. K. Gammons	†C. K. Sanderson
J. S. Gill	*S. Scudder
†E. A. Griswold	F. R. Sinervo
*D. J. Horgan	C. L. Walker
*G. J. King	A. Ziegler
E. D. Landen	

Deposits go on interest first day of the month if made on or before the tenth day of the month  
 Dividends are payable April 1 and October 1  
 Annual meeting date as provided for in By-Laws third Monday of November

**PEABODY****Warren Five Cents Savings Bank**

10 Main Street

Date of Incorporation, April 28, 1854

**Branch Office**

Northshore Shopping Center

Paul M. MacGregor <i>President</i>	John J. Kline <i>Treasurer</i>
Norman V. Crane	Nathan F. Masterson <i>Clerk of Corporation</i>
Edmond H. Lalime	J. Norman Panall, Jr.
Daniel N. Crowley	Hubert M. Snow, Jr.
Ernest J. Woelfel	James J. Sullivan <i>Assistant Treasurers</i>
Arthur J. Barry	
John J. Kline <i>Vice Presidents</i>	

Paul M. MacGregor  
*Chairman of Board*

**Trustees**

A. J. Barry	†M. J. Lynch
*H. B. Bliss	*P. M. MacGregor
†T. A. Brady	†N. F. Masterson
†H. G. Childs	J. H. McDonald
*N. V. Crane	J. A. McNiff
*D. N. Crowley	H. E. Mellow
P. Evans	J. N. Panall, Jr.
*C. D. Farmer	G. Smith
*C. W. Kessler	†N. M. Washburn
J. J. Kline	E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth day of each month  
 Dividends are payable April 25 and October 25  
 Annual meeting date as provided for in By-Laws first Wednesday of January

**PITTSFIELD****Berkshire County Savings Bank**

24 North Street

Date of Incorporation, February 2, 1846

Thomas R. Carrington <i>President</i>	Donald B. Kuntz <i>Treasurer</i>
Frederick G. Crane <i>Vice President</i>	Robert G. Disbrow
G. P. Clayton <i>Clerk of Corporation</i>	A. Kenyon Ferry
	Jane M. Hoag
	Bayard S. Huntley
	Vernon L. Striebel, Jr.
	Robert A. Wells <i>Assistant Treasurers</i>

Gardner S. Morse  
*Chairman of Board*

**Trustees**

*W. E. Bagg, Jr.	J. H. Fryer (Hon.)
†T. R. Carrington	†S. H. Jones
†G. P. Clayton	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	*J. H. Rice
*F. G. Crane, Jr.	W. T. Rice (Hon.)
D. England, Jr.	*A. S. Silverman

Deposits go on interest first day of the month if made on or before the tenth day of the month  
 Dividends are payable January 31, April 30, July 31 and October 31  
 Annual meeting date as provided for in By-Laws third Tuesday in January

\*Member of Board of Investment.

†Member of Auditing Committee.



**City Savings Bank of Pittsfield**  
116 North Street

Date of Incorporation, April 13, 1893

**Branch Offices**

10 Devonshire Avenue

436 West Housatonic Street

740 William Street

Maple Street, Hinsdale

Main Street, Lanesborough

Route 41, Albany Road, Richmond

Albany Road, West Stockbridge

Luke S. Hayden  
*President*

Robert H. Bolza  
*Treasurer*

Robert H. Bolza  
Raymond G. LeBeau  
*Vice Presidents*

Charles H. Benz, Jr.  
Donald G. Butler  
William A. Carroll  
Mary J. Powers  
*Assistant Treasurers*

John R. Tobey  
*Clerk of Corporation*

*Trustees*

E. L. Amber	G. D. Kittredge
*A. R. Birchard, Jr.	C. F. Martin (Hon.)
R. H. Bolza	C. B. Muzzy
*S. Boxer	F. M. Myers, Jr.
J. R. Busch	*T. C. Nelson
R. Crane	†R. G. Newman
W. B. Crawford	†S. G. O'Connell
*S. England	T. E. O'Connell
T. J. Fahey	†W. A. Selke
P. K. Fodder	B. J. Sullivan
*L. S. Hayden	J. R. Tobey
E. A. Kelsey	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of November

**PLYMOUTH**

**Plymouth Savings Bank**  
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr.  
*President*

Warren M. Axford  
*Treasurer*

Richard W. Holm  
*Clerk of Corporation*

Donald W. Heath  
*Assistant Treasurer*

*Trustees*

W. M. Axford	M. H. Golden
*H. W. Baker	†R. W. Holm
*T. Brink	W. R. LaRocque
*E. W. Burgess	F. A. Randall
P. S. Cronin	†A. D. Russell
O. L. Edes (Hon.)	†R. W. Talbot
D. E. Eldridge	M. L. Valente
*A. G. Estes, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws third Thursday of October

**Plymouth Five Cents Savings Bank**  
44 Main Street

Date of Incorporation, April 6, 1855

**Branch Offices**

Bay Road, South Duxbury

72 Summer Street, Kingston

1923 Ocean Street, Marshfield

Fred C. Newhall  
*President*

Robert D. Sampson  
*Treasurer*

Philip S. Barnes  
*Vice President*

Kendall S. Estes  
George W. Carter, Jr.  
*Assistant Treasurers*

Richard M. Shift  
*Clerk of Corporation*

Philip S. Barnes  
*Chairman of Board*

*Trustees*

*P. S. Barnes	†R. A. Jones
S. H. Barnes	†E. B. Maccaferri
B. B. Brewster	P. Nectow
E. W. Brewster (Hon.)	*F. C. Newhall
L. R. Briggs (Hon.)	F. W. Perry
†W. J. Brown	M. B. Person, Jr.
*P. V. Cavallini	F. M. Rowell
*O. G. Colley	B. J. Shepherd (Hon.)
G. W. Cushman	D. L. Stevens
R. L. Drew	R. M. Shift
D. B. Freeman	M. Toabe
*M. A. Hall	H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

**PROVINCETOWN**

**Seamen's Savings Bank**  
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh  
*President*

William F. Silva  
*Treasurer*

Myrick C. Young  
George F. Miller, Jr.  
*Vice Presidents*

Frank M. Oliveira  
*Vice Treasurer*

Chester G. Peck, Jr.  
*Clerk of Corporation*

Helen F. Rogers  
*Assistant Treasurer*

*Trustees*

*F. J. Alves	*E. Salvador
†I. A. Horton	E. I. Silva
*G. F. Miller, Jr.	*R. F. Silva
F. M. Oliveira	*W. F. Silva
†C. G. Peck, Jr.	W. H. Watts
†T. F. Perry	R. A. Welsh
W. J. Roderick	M. C. Young (Hon.)

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

\*Member of Board of Investment.

†Member of Auditing Committee.

**QUINCY****Quincy Savings Bank**  
1374 Hancock Street

Date of Incorporation, March 18, 1845

**Branch Office****371 Hancock Street, North Quincy**

Arthur I. Burgess <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Charles A. Pearce <i>Erec. Vice President</i>	H. Maurice Hughes <i>Vice Treasurer</i>
Arnold O. Haskell	O. Donald Gohl
Frederick A. Sprowl	Lindsay L. Tait
Russell H. Smollett <i>Vice Presidents</i>	Aldo M. Saluti <i>Assistant Treasurers</i>

Morgan Sargent  
*Clerk of Corporation***Trustees**

*A. I. Burgess	A. O. Haskell
C. R. Burgin	†H. MacArthur
*T. S. Burgin	*R. Porter
*W. G. Clark	†G. D. Reardon
C. F. English	M. Sargent
*R. M. Faxon	†J. Serafini

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Tuesday of April

**RANDOLPH****Randolph Savings Bank**  
129 North Main Street

Date of Incorporation, April 14, 1851

**Branch Offices****15 Pleasant Street, Stoughton**  
**50 South Franklin Street, Holbrook**

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Raymond E. Lyons	Melvin S. Monson
Leroy R. Wyman <i>Vice Presidents</i>	Virginia O. Holmes <i>Assistant Treasurers</i>

(Office vacant)  
*Clerk of Corporation***Trustees**

R. L. Batchelder	H. W. Macauley (Hon.)
G. W. Condon	*E. C. Martin
†J. J. Hurley	*R. R. McEvoy
W. C. Kane	†J. C. Webster, Jr.
†I. L. Kovey	A. C. Wilde (Hon.)
F. H. Lutz (Hon.)	R. C. Wilde
*R. E. Lyons	*L. R. Wyman

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in April

**READING****Reading Savings Bank**  
643 Main Street

Date of Incorporation, March 20, 1891

**Branch Office****386 Main Street, Wilmington**

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell	Richard C. Forrest <i>Vice Treasurer</i>
Frank D. Tanner <i>Vice Presidents</i>	Alice B. Sweeney
E. Hayward Bliss <i>Clerk of Corporation</i>	Alice S. Rogers <i>Assistant Treasurers</i>

**Trustees**

C. H. Amon, Jr.	†G. R. Larson
†M. B. Bedell	*K. C. Latham
E. H. Bliss	*G. M. Lothrop
N. S. Burbank	M. R. Meikle
*H. B. Currell	F. F. Stevenson
W. H. Dee	*R. E. Stewart
J. B. Iverson	*P. G. Willcox
†K. R. Ivester	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable on and after March 10 and September 10

Annual meeting date as provided for in By-Laws third Monday in April

**ROCKLAND****Rockland Savings Bank**  
279 Union Street

Date of Incorporation, March 30, 1868

**Branch Office****49 Front Street, Scituate**

E. Wayne Harlow <i>President</i>	Wallace L. Macauley <i>Treasurer</i>
Edward J. Phelps	Kenneth R. Pike <i>Assistant Treasurer</i>
Roland T. Phillips <i>Vice Presidents</i>	E. Wayne Harlow <i>Chairman of Board</i>
J. Henry Bourque <i>Clerk of Corporation</i>	

**Trustees**

J. H. Bourque	*R. T. Phillips
*D. S. Collins	†N. A. Pool
*L. R. Curtis	D. F. Robbins, Sr.
*E. W. Harlow	J. F. Spence, Jr.
W. L. Macauley	†J. H. Spurr
*E. J. Phelps	P. J. Sullivan
†R. J. Phelps	A. F. Wilcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in December

\*Member of Board of Investment.

†Member of Auditing Committee.

**ROCKPORT****Granite Savings Bank**  
51 Main Street

Date of Incorporation, March 21, 1884

Charles G. Burbank <i>President</i>	Neil Campbell <i>Treasurer</i>
N. O. Bruno Pearson <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>
Frank W. Johnson <i>Clerk of Corporation</i>	

*Trustees*

†R. M. Barker	G. N. Mackey
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
*A. R. Carlson	*N. O. B. Pearson
†L. P. Curtis	*J. B. Silva, Jr.
N. A. Hooper	O. F. Smith (Hon.)
R. L. Hull	D. J. Taylor
F. W. Johnson	†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

**SALEM****Salem Savings Bank**  
125 Washington Street

Date of Incorporation, January 29, 1818

**Branch Office**  
Highland Avenue

Charles H. Stevens, Jr. <i>President</i>	George W. Olson <i>Treasurer</i>
Leonard Clark	Robert Petersen
Charles A. Whipple	Lee M. Webster
Francis J. Murphy <i>Vice Presidents</i>	Robert S. St. Pierre
	Everett E. Carlton, Jr. <i>Assistant Treasurers</i>
J. Grafton Kingsley <i>Clerk of Corporation</i>	

*Trustees*

C. N. Andrias	†N. M. Knowlton
L. Axelrod	*H. G. Macomber
R. B. M. Barton	†I. J. Martin
*F. P. Clark	F. J. Murphy
*L. Clark	W. T. Quinlan
H. E. Davenport	T. Simons
*J. E. Farley	*C. H. Stevens, Jr.
J. E. Fellows, Jr.	E. R. Tufts
†M. F. Flynn	C. F. Voorhees
H. S. Holcomb	W. B. Welch
*E. W. Johnson	C. A. Whipple (Hon.)
J. G. Kingsley	

Deposits go on interest sixteenth day of each month

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws third Wednesday of December

**Salem Five Cents Savings Bank**  
210 Essex Street

Date of Incorporation, March 9, 1855

**Branch Offices**11 State Road  
424 Essex Street**2 Bay Road, South Hamilton**

Alton P. Cole, Jr. <i>President</i>	Robert H. Grant <i>Treasurer</i>
Richard E. Blake	Albion B. Knowlton, Jr.
J. Norman Welch <i>Vice Presidents</i>	William F. Nys
Robert L. Howie	Clayton W. Smith
Robert F. McGrath <i>Asst. Vice Presidents</i>	Wesley C. Tucker <i>Assistant Treasurers</i>
James N. Clark <i>Clerk of Corporation</i>	Franklin A. Hebard <i>Chairman of Board</i>

*Trustees*

*L. Allen, Jr.	†N. F. Kennedy
W. K. Anderson	H. S. Knight
B. T. Atwood, Jr.	†C. J. Kohn
†C. Bacall, Jr.	B. Langmaid (Hon.)
E. M. Batchelder	C. A. Mayo (Hon.)
*R. E. Blake	F. A. Meier
W. J. Bursaw, Jr.	F. H. Moore
H. J. Callahan (Hon.)	P. M. Pilcher
*A. P. Cole, Jr.	A. P. Putnam
*J. H. Davies	B. U. Rice
A. S. Elwell	F. C. Sargent (Hon.)
H. S. Gilchrest (Hon.)	J. R. Serafini
A. Goodhue, Jr.	P. E. Story
H. J. Gourdeau	S. E. Swasey
H. H. Griffin	R. H. Thompson
C. F. Grush (Hon.)	*J. N. Welch
E. R. Haskell	J. N. Welch, Jr.
*F. A. Hebard	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1, and the last business day of October

Annual meeting date as provided for in By-Laws first Tuesday in May

**SHELBURNE****Shelburne Falls Savings Bank**

24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Florence B. Adler <i>Treasurer</i>
Edgar R. Field <i>Vice President</i>	Marjorie W. Peck <i>Clerk of Corporation</i>

Elwyn J. Ball  
*Chairman of Board**Trustees*

F. B. Adler	W. E. Legate (Hon.)
C. W. Avery	†W. O. Loomis
*E. J. Ball	*E. A. Milne
†H. F. Brown	*G. L. Mirick
*R. E. Donelson	M. A. Newton
E. R. Field	R. E. Peck
D. T. Hillier	E. D. Shippee
*J. W. Hoyt	H. A. Suprenant
H. L. Hurd	J. B. Temple
D. H. Jones	R. A. Tetreault
J. W. Lawless	H. Toy
†H. E. Legate, Jr.	C. I. Woffenden

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Tuesday in October

\*Member of Board of Investment.

†Member of Auditing Committee.

**SOMERVILLE**

**Somerset Savings Bank**  
371 Summer Street

Date of Incorporation, March 9, 1910

**Branch Office**  
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley <i>Exec. Vice President</i>	Stephen J. Dowd <i>Assistant Treasurer</i>
Harold P. Freeman <i>Vice President</i>	John H. Derby <i>Clerk of Corporation</i>

*Trustees*

†H. Celata	†R. W. Harris
†D. F. Choate, Jr.	R. V. Kiley
F. Ciampa	*A. J. Oliva
J. H. Derby	R. S. Kelley
*A. H. Dolben	*T. P. Russell
D. C. Dolben	W. J. Skerry
A. L. Fisher	*H. E. Stevens
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws third Tuesday in November

**Somerville Savings Bank**  
40 Union Square

Date of Incorporation, February 24, 1885

R. Jack Howard <i>President</i>	Arthur R. Hayward
L. Roger Wentworth	Royal A. Mabee
John W. Pickering <i>Vice Presidents</i>	Joseph E. Pemental <i>Assistant Treasurers</i>
Ernest S. Christian <i>Treasurer</i>	John A. Daniels <i>Clerk of Corporation</i>
	Charles J. Bateman, Jr. <i>Chairman of Board</i>

*Trustees*

M. F. Ahearn, Jr.	J. F. McGann
*C. J. Bateman, Jr.	L. J. McKay
R. C. Bosworth	T. W. Morse
F. V. Bowie	F. E. Nelson
†J. A. Daniels	*J. W. Pickering
F. W. Hale (Hon.)	†N. A. Ray
*E. J. Hall	A. L. Rezendes
*R. J. Howard	E. S. Rumery
*T. E. Kellar	L. F. Wentworth

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday of December

**SOUTHBRIDGE**

**Southbridge Savings Bank**  
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	William W. Horsley <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Carl M. Olson Mafalda A. Comstock Robert L. Langlois <i>Assistant Treasurers</i>
John J. O'Shaughnessy <i>Clerk of Corporation</i>	

*Trustees*

J. V. Achin	R. C. McKinstry
L. C. Broughton	G. Mozley
*J. N. Burnham	C. M. Olson
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	L. W. Pote
H. DiGregorio	*J. E. Rischitelli
†J. K. Edwards	†F. O. Robson
*J. D. Gallery	S. T. Sheard
*R. R. Grimwade	S. Simonelli
R. B. Hardy	C. R. Spielvogel
W. W. Horsley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

**SPENCER**

**Spencer Savings Bank**  
176 Main Street

Date of Incorporation, April 5, 1871

Hezekiah P. Starr <i>President</i>	Robert G. Worthington <i>Treasurer</i>
Walter J. Reynolds <i>Vice President</i>	Janice T. Hubacz <i>Assistant Treasurer</i>
Charles S. Putnam <i>Clerk of Corporation</i>	Hezekiah P. Starr <i>Chairman of Board</i>

*Trustees*

M. W. Bemis	*A. G. Morin
E. P. Clark	*R. K. Prouty
*J. J. Dolan	C. S. Putnam
†F. A. Hobbs	*W. J. Reynolds
A. S. Lacaire	R. Sagendorph
G. E. LeDoux	*H. P. Starr
*E. L. Marsden	†V. Tolis
†J. C. McSherry	R. G. Worthington
*C. H. Meloche, Jr.	

Deposits go on interest first business day of each month

Dividends are payable first Monday of May and November

Annual meeting date as provided for in By-Laws first Tuesday of June

\*Member of Board of Investment.  
†Member of Auditing Committee.

**SPRINGFIELD****Hampden Savings Bank  
19 Harrison Avenue**

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow Warren A. Hastings Henry L. Waltermire <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

*Trustees*

R. B. Atkinson	S. May
†H. C. Beaver, Jr.	A. G. Medicott
C. L. Blake	*M. C. Peabody
E. J. Brennan, Jr.	†H. R. Preston
R. D. Clapp	V. E. Quillard
H. J. Collins	I. A. Quimby
J. B. Donovan	*J. B. Richardson, Jr.
*R. R. Emerson	S. M. Stearns
†F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in November

**Springfield Five Cents Savings Bank  
1319 Main Street**

Date of Incorporation, April 27, 1854

**Branch Offices****1899 Wilbraham Road****6 Somers Road, East Longmeadow**

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren Stephan R. Pannier Richard E. Pisano <i>Assistant Treasurers</i>
Murray F. Lynch <i>Asst. Vice President</i>	Earl H. Paine <i>Clerk of Corporation</i>

*Trustees*

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	*T. V. Paige
†D. B. Collings	E. H. Paine
*R. W. Crowell	K. W. Perry
E. C. Erickson	J. B. Punderson
M. L. Farrell	J. A. Saunders
G. J. Gallan	J. J. Shea, Jr.
R. J. Gaudrault	†E. E. Silver, Jr.
*D. W. Gordon	R. S. Spooner (Hon.)
A. H. Hovey (Hon.)	G. W. Streeter, Jr.
†R. Keeney, Jr.	N. Wallace (Hon.)
E. Kronvall (Hon.)	W. C. Webb
L. D. Lewis	F. W. Williams, Sr.
A. C. McCarthy	(Hon.)

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

**Springfield Institution for Savings  
1459 Main Street**

Date of Incorporation, June 16, 1827

**Branch Offices  
561 Sumner Avenue  
844 State Street****40 Springfield Street, Agawam  
724 Bliss Road, Longmeadow  
1360 Carew Street**

John McP. Collins <i>President</i>	A. Everett Winne <i>Vice Treasurer</i>
Charles G. Young	June M. Haskins
Theodore H. Hanchett	Robert A. Cross
William A. James	Samuel F. Rockwell, III <i>Assistant Treasurers</i>
Alfred E. Rowley	Julius H. Appleton <i>Clerk of Corporation</i>
Harold A. Smith	Richard A. Booth <i>Chairman</i>
John A. Vivian <i>Vice Presidents</i>	
Alfred E. Rowley <i>Treasurer</i>	

*Trustees*

J. H. Appleton	M. I. Holstein
R. A. Booth	H. Isenburg (Hon.)
*R. M. Brigham	P. H. Mehrrens
S. D. Chapin	S. D. Parker
*J. McP. Collins	M. F. Peterson (Hon.)
W. A. Collins	*F. S. Pillsbury
*H. G. Dickey	†A. Roberts
L. W. Doherty	C. H. Schaaff
†J. F. Egan	H. A. Sears
F. C. Emerson	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	†L. R. Wallace
W. A. Hebert (Hon.)	*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

**STONEHAM****Stoneham Savings Bank  
359 Main Street**

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
Wendell H. Packard <i>Vice President</i>	William H. Brock <i>Assistant Treasurer</i>

Donald W. Hanson  
*Clerk of Corporation**Trustees*

*M. E. Barron	*E. B. Merrithew
G. E. Bell (Hon.)	*P. A. Nelles, Jr.
F. S. Blanchard (Hon.)	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	L. W. Scammon
W. Gardt	†C. H. Severance
R. P. Hall	L. P. Vacca
D. W. Hanson	†J. T. Whittemore
*E. W. Jefferson	R. A. Wills
R. W. Jury	G. A. Worthen
†F. A. Lawson	

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**TAUNTON****Bristol County Savings Bank  
35 Broadway**

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker Robert E. Hallock, Jr. A. Alan Higginbotham <i>Assistant Treasurers</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

*Trustees*

*H. Barker	*G. H. M. LeRoy
H. C. Boyden	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†W. R. Reed
H. E. Hopkins	D. C. Wilbur
A. L. Jennings	†R. C. Witherell
J. W. Kirker	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

**Taunton Savings Bank  
12-14 Court Street**

Date of Incorporation, February 9, 1869

**Branch Office  
Route 44, Raynham**

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds Arthur T. Smerdon Arthur J. F. Tutton <i>Assistant Treasurers</i>
Thomas F. Corr, Jr. <i>Clerk of Corporation</i>	

*Trustees*

*W. H. Barker	*R. E. Keefe
R. B. Champagne	†J. F. Leddy
G. F. Clapp	D. A. Littlefield
†T. F. Corr, Jr.	*G. M. Owen
†R. E. Deponte	J. F. Parker
W. P. Dickerman	*S. H. Rhodes
*C. A. Eldridge	C. S. Robertson
H. C. Gill, Jr.	*G. M. Seemann
W. H. Gorey	S. P. Sowietcki
A. E. Gutman	F. L. Tripp

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

**UXBRIDGE****Uxbridge Savings Bank  
33 North Main Street**

Date of Incorporation, June 3, 1870

**Depot****Main Street, East Douglas**

Samuel R. Scott <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Lawrence S. Voss Charles C. Ballou Richard S. Douglas <i>Vice Presidents</i>	Mildred E. Eastman Gordon E. Kollett <i>Assistant Treasurers</i>

Axel H. Johnson  
*Clerk of Corporation**Trustees*

†R. H. Aldrich	G. W. Guertin
†F. Andrews	G. E. Kollett
*C. C. Ballou	N. H. Morin
J. E. Branigan	E. R. Newell (Hon.)
H. Buma	*F. M. Palmer, Jr.
G. P. Carver, Jr.	R. A. Pelland
W. B. Chase	*J. A. Quinn
R. B. Clarke	A. A. Sabatinelli
†W. J. Crawley, Jr.	*S. R. Scott
J. M. Dauray	*L. S. Voss
R. S. Douglas	P. S. Wheelock

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

**WAKEFIELD****Wakefield Savings Bank  
357 Main Street**

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Julian V. Lyon
William E. Jones <i>Vice Presidents</i>	Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Philip A. Perkins <i>Chairman of Board</i>

*Trustees*

A. M. Anderson	F. C. McGrath, Jr.
†M. G. Beebe	T. L. McManus
*F. E. Carter	A. S. North (Hon.)
L. Day	*P. A. Perkins
G. J. Evans	R. A. Sayce
E. H. Fairbanks	H. J. Skinner (Hon.)
S. Fisher	*W. R. Spaulding
H. H. Hovey	†M. F. Stoddard, Jr.
*W. E. Jones	R. H. Wingate
W. J. Lee	J. B. Wiswall
†H. S. MacLellan	*K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

\*Member of Board of Investment.

†Member of Auditing Committee.

**WALTHAM**

**Waltham Savings Bank**  
**702 Main Street**

Date of Incorporation, March 19, 1853

**Branch Offices**

**432 Boston Post Road, Weston Center**  
**525 Boston Post Road, South Sudbury**

George D. DeGrasse <i>President</i>	Willard T. Crossman <i>Vice Treasurer</i>
Clarence G. Brewster <i>Vice President</i>	Arthur M. Butler, Jr. Frederic A. Lancto Nicholas Noun Ralph A. Sederquist <i>Assistant Treasurers</i>
Philip A. Lashway <i>Treasurer</i>	

Lester J. Johnsen  
*Clerk of Corporation*

**Trustees**

*C. G. Brewster	*F. J. Mooney, Jr.
*G. P. Davis (Hon.)	A. V. Mosher (Hon.)
*G. D. DeGrasse	T. J. Murphy
A. DeVincent	R. S. Nichols
P. L. Flynn	*J. F. Robinson
*N. B. Goldberg	C. M. Sheer
†I. B. Hardy	†R. L. Whipple
†H. F. Howe	*B. F. Wood
†L. J. Johnsen	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 8, April, July 8 and October 7

Annual meeting date as provided for in By-Laws third Tuesday of March

**WARE**

**Ware Savings Bank**  
**4 Bank Street**

Date of Incorporation, March 5, 1850

**Branch Office**

**Main Street, Gilbertville**

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Harold O. Graves <i>Exec. Vice President</i>	Irene B. King John MacNeish John E. Carroll <i>Assistant Treasurers</i>
Fulton Rindge, Jr. <i>Clerk of Corporation</i>	

**Trustees**

N. P. Benson	*W. M. Hyde
*L. R. Campbell	*F. J. Kardas
*N. Falk	†J. F. Nields
H. O. Graves	†R. H. Quigley
C. T. Hinckley	†F. Rindge, Jr.
*I. A. Hodgen	H. R. Salem
L. B. Hyde	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

**WAREHAM**

**Wareham Savings Bank**  
**226 Main Street**

Date of Incorporation, March 12, 1847

**Branch Office**

**117 Main Street, Falmouth**

Frank L. Nickerson <i>President</i>	John M. Ranney <i>Treasurer</i>
Harry B. Metcalfe <i>Vice President</i>	Paul E. English Donald R. Eldridge <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	
Frank L. Nickerson <i>Chairman of Board</i>	

**Trustees**

*R. A. Anthony	*F. MacGregor
†J. M. Balano	M. B. Makepeace
*K. J. Bruce	H. B. Metcalfe
†B. E. Cushing	J. Motta
L. M. Flanders	*F. L. Nickerson
J. E. Hiller	*A. L. Pappi
H. E. Hunziker	J. M. Ranney
*I. Issokson	W. E. Rowley
†J. S. Kenyon	R. H. St. Jacques
R. D. Kiernan	S. H. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws second Monday in January

**WARREN**

**Warren Savings Bank**  
**Main Street**

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Alfred T. Purinton <i>Exec. Vice President</i>	William N. Wright <i>Clerk of Corporation</i>
John G. Rearick	Charles E. Shepard <i>Chairman of Board</i>
Bertram W. Perkins <i>Vice Presidents</i>	

**Trustees**

P. F. Carroll	A. T. Purinton
B. M. Covell (Hon.)	*J. G. Rearick
†W. McWhirter	*C. E. Shepard, Sr.
I. W. Moore (Hon.)	C. E. Shepard, Jr.
†J. Orszulak	R. B. Tuttle
R. R. Paine (Hon.)	*U. B. Tuttle
*C. F. Pease	H. J. Wardwell
*B. W. Perkins, Sr.	W. G. Wood
†B. W. Perkins, Jr.	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

\*Member of Board of Investment.

†Member of Auditing Committee.

**WATERTOWN****Watertown Savings Bank**  
60 Main Street

Date of Incorporation, April 18, 1870

**Branch Office**  
10 Bigelow Avenue

Charles W. Chamberlain, Jr.	Richard E. Bolton
<i>President</i>	<i>Treasurer</i>
Logan S. Field	Marguerite M. Hooley
J. Stephenson Hemphill	Robert B. Harris
W. Irving Middleton	John A. Loring, Jr.
Frederick D. Shaw	<i>Assistant Treasurers</i>
<i>Vice Presidents</i>	Roger T. Westcott
	<i>Clerk of Corporation</i>

**Trustees**

*C. W. Chamberlain	*W. I. Middleton
*C. W. Chamberlain, Jr.	S. P. Mugar
R. B. Chase	R. Porter
*L. S. Field	T. J. Scott
W. S. Field (Hon.)	*F. D. Shaw
†J. E. Heffernan	H. A. Smith (Hon.)
*J. S. Hemphill	E. S. Sparrow
A. A. Huse	†G. E. Wellman
J. H. Lewis	R. T. Westcott
†G. McNally, Jr.	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

**WEBSTER****Webster Five Cents Savings Bank**  
290 Main Street

Date of Incorporation, March 16, 1868

**Branch Office**  
343 Main Street, Oxford

Ralph K. Hubbard	David W. Horsley
<i>President</i>	<i>Treasurer</i>
Joseph M. Morse	Margaret C. Canavan
Hugh W. Crawford	<i>Vice Treasurer</i>
David W. Horsley	Frank P. Stefanik
George F. White	Louis T. Rodier
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>
H. Craigin Bartlett	Ralph K. Hubbard
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

**Trustees**

†H. C. Bartlett	†D. I. Hey
D. S. Bayer	R. S. Howland
B. F. Brigandi	*R. K. Hubbard
W. A. Cash (Hon.)	†L. E. Lebeouf
J. Chmielewicz	D. Luther
H. W. Crawford	*J. M. Morse
*J. L. Dugan	R. R. Poblocki
W. L. Dugan	*J. C. Prout
R. H. Eaton	R. W. Sheldon
G. Gromelski	J. P. Trull
L. L. Gustafson (Hon.)	*G. F. White
D. W. Horsley	A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Wednesday in May

**WELLFLEET****Wellfleet Savings Bank**  
Main Street

Date of Incorporation, March 3, 1863

William Hokkanen	Gladys R. Cassidy
<i>President</i>	<i>Treasurer</i>
Charles E. Frazier, Jr.	Robert C. Dickinson
Paul J. Lussier	<i>Assistant Treasurer</i>
<i>Vice Presidents</i>	

Clarence S. Smith  
*Clerk of Corporation***Trustees**

†H. C. Atwood	†J. R. Dyer, Jr.
R. R. Bell	†C. E. Frazier, Jr.
L. E. Cardinal	*W. Hokkanen
†H. W. Carlson	K. E. Paine
R. A. Chase (Hon.)	*W. R. Payne
B. C. Collins	*E. F. Rose
*H. A. Curtis	†N. C. Young
*C. W. Downs, Jr.	

Deposits go on interest twentieth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

**WESTBOROUGH****Westborough Savings Bank**  
33 West Main Street

Date of Incorporation, February 9, 1869

**Branch Office****58 West Main Street, Northborough**

E. Irving Hulbert	Walter A. Kinell, Jr.
<i>President</i>	<i>Treasurer</i>
J. Baron Mason	Dorothy S. Hewey
Hugh K. Tufts	<i>Assistant Treasurer</i>
<i>Vice Presidents</i>	Edwin P. Fairbanks
Walter A. Kinell, Jr.	<i>Clerk of Corporation</i>
<i>Asst. Vice President</i>	J. Baron Mason
	<i>Chairman of Board</i>

**Trustees**

*C. H. Carlson	W. A. Kinell, Jr.
*G. H. Carlson	*J. B. Mason
R. G. Daniel	*J. G. Nason
C. N. Duckworth	†D. Newton
†E. P. Fairbanks	B. C. Tashjian
J. M. Foster	*H. K. Tufts
R. N. Hennessy	†R. S. Tyler
A. C. Hulbert	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

\*Member of Board of Investment.

†Member of Auditing Committee.



**WESTFIELD**

**Westfield Savings Bank**  
141 Elm Street

Date of Incorporation, April 16, 1853

**Branch Offices**  
**206 Park Street, West Springfield**  
**27 Arnold Street**

Arthur W. Knapp <i>President</i>	Ralph D. Neth <i>Treasurer</i>
Norman A. Clarke	Harris J. Bond
David C. Colton	Thomas J. Howard, Jr.
Wesley L. Mitchell <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Horace N. Fuller <i>Clerk of Corporation</i>	Henry F. Burrows <i>Chairman of Board</i>

*Trustees*

C. J. Arnold	F. H. Gath (Hon.)
†G. B. Brooks	*C. A. Godin
*H. F. Burrows	*A. W. Knapp
G. T. Chapman (Hon.)	W. L. Mitchell
W. C. Chisholm (Hon.)	R. D. Neth
†N. A. Clarke	*E. V. Oehlert
*D. C. Colton	L. C. Parker, Jr.
H. L. Drake	J. E. Reed
A. Ferst	†A. S. Rzewski
H. N. Fuller	H. K. Wakeman

Deposits go on interest tenth day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws  
second Wednesday in April

**Woronoco Savings Bank**  
31 Court Street

Date of Incorporation, May 5, 1871

**Branch Office**  
**College Highway, Southwick**

Roger L. Wolcott <i>President</i>	James A. Rogers <i>Treasurer</i>
George W. Roraback	Porter E. Taylor
Katherine L. Chapman <i>Vice Presidents</i>	Lee W. Webersen <i>Assistant Treasurers</i>
Andrew Anderson <i>Clerk of Corporation</i>	Laurence W. Shattuck <i>Chairman of Board</i>

*Trustees*

†J. A. Adams	*G. R. Keegan
A. Anderson	*A. Nesin
W. S. Anderson	K. S. Pease
T. M. Arnold	V. A. Rix
*O. C. Baker	*G. W. Roraback
†I. C. Barnes	H. Saifer
J. W. Buckley	*L. W. Shattuck
R. L. Cantell	R. M. Wilcox
†L. M. Clark	R. L. Wolcott
R. S. Conner (Hon.)	B. P. Wood
E. A. Jensen	

Deposits go on interest tenth day of the month if  
made on or before the nineteenth day of the  
month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws  
third Wednesday in March

**WEYMOUTH**

**East Weymouth Savings Bank**  
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Robert H. Gaughen <i>President</i>	James F. Culhane <i>Treasurer</i>
Ashley B. Jones	Martha I. Belcher <i>Assistant Treasurer</i>
Raymond D'Ambrosia <i>Vice Presidents</i>	
William F. Meara, Jr. <i>Clerk of Corporation</i>	

*Trustees*

J. Alden	J. J. Holland
C. W. Bergfors	*A. B. Jones
†H. E. Bowmar	G. E. Lane
S. H. Caspersen	G. E. Lane, Jr.
*C. T. Coleman	P. D. MacElhiney
J. F. Culhane	†W. F. Meara, Jr.
*R. D'Ambrosia	*R. H. O'Brien
*R. H. Gaughen	E. A. Perry
W. A. Hodges (Hon.)	†R. Reidy

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10  
and October 10

Annual meeting date as provided for in By-Laws  
second Wednesday in April

**South Weymouth Savings Bank**  
83 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

F. William Lawton <i>President</i>	George F. Gardner <i>Treasurer</i>
Harold B. Nash	Dorothea M. Scott
J. William O'Donnell <i>Vice Presidents</i>	Kenneth B. Osborn <i>Assistant Treasurers</i>
William P. Fillebrown <i>Clerk of Corporation</i>	F. William Lawton <i>Chairman of Board</i>

*Trustees*

†G. T. Barnes	*H. Hoffman
A. O. Bicknell	*F. W. Lawton
J. F. Chipman	*C. A. R. Lewis (Hon.)
J. H. Clapp	*E. W. Moxon
†H. B. Coleman	C. W. Nash (Hon.)
†A. C. Fearing	*H. B. Nash
*J. W. Field	*J. W. O'Donnell
W. P. Fillebrown	*R. G. Parker
G. F. Gardner	C. P. Pillsbury
H. I. Granger	W. G. Pursell
E. F. Hannafin	H. E. Scott

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July  
10 and October 10

Annual meeting date as provided for in By-Laws  
fourth Wednesday in March

\*Member of Board of Investment.

†Member of Auditing Committee.

### Weymouth Savings Bank 47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Fred Belyea	Ruth P. Bosien
Raymond C. Warmington	Robert Bates
<i>Vice Presidents</i>	Allan E. Jarvelin
William N. Flynt	<i>Assistant Treasurers</i>
<i>Clerk of Corporation</i>	George H. Thompson <i>Chairman of Board</i>

#### Trustees

*F. Belyea	*E. S. Mapes
R. Bewley	†W. McClellan
A. J. Bilodeau	R. G. Monahan
F. M. Bryant (Hon.)	*R. L. Morgan
T. K. Brydson	*N. J. Reilly
O. D. Chiesa	C. Settles
E. S. Cook	M. E. Sherman
W. N. Flynt	*G. H. Thompson
†L. R. Fulton	*R. C. Warmington
†E. B. Given, Jr.	

Deposits go on interest fifteenth day of each month

Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

### WHITMAN

#### Whitman Savings Bank 584 Washington Street

Date of Incorporation, February 16, 1888

Joseph W. Bjork <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Raymond K. Litchfield	Warren R. Corliss
Waldo B. Clark	Irene R. Smith
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>

George A. Brouillard  
*Clerk of Corporation*

#### Trustees

*J. W. Bjork	H. S. Keith (Hon.)
G. A. Brouillard	†R. S. Josselyn
*C. P. Burrill	D. F. Leach
*W. B. Clark	G. A. Joubert
R. A. Conrad	*R. K. Litchfield
R. B. Cooke (Hon.)	N. G. MacDonald
†A. S. Gilman	*W. J. McCarthy
D. B. Gurney	L. E. Millett
T. M. Harding	*L. W. Ward
*H. L. Horte	†H. C. Young

Deposits go on interest fifteenth business day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday after the second Monday of March

### WILLIAMSBURG

#### Haydenville Savings Bank Corner of Bridge and Main Streets (Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen <i>President</i>	Donald R. Packard <i>Treasurer</i>
Willard H. Senecal <i>Vice President</i>	William P. Jones <i>Assistant Treasurer</i>

David P. Healy  
*Clerk of Corporation*

#### Trustees

*H. R. Bisbee	*R. S. Jorgensen
†R. T. Bisbee	*H. S. Kellogg
J. H. Breguet	†H. F. Lond
R. J. Daniello	D. S. Outhuse
*F. C. Davis, Jr.	L. H. Packard
H. O. Frohbach	*W. H. Senecal
D. P. Healy	†R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Wednesday in December

### WILLIAMSTOWN

#### Williamstown Savings Bank 171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles
	<i>Assistant Treasurers</i>

Philip S. Hart  
*Clerk of Corporation*

#### Trustees

†L. S. Blair	T. M. McMahon
E. J. Brundage	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*J. H. Gordon	*W. W. Rudman
W. S. Hamilton (Hon.)	L. S. Towne
P. S. Hart	L. G. Treadway (Hon.)
*P. B. Jayne	*P. P. Welanetz
R. A. Mason	H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in September

\*Member of Board of Investment.

†Member of Auditing Committee.

**WINCHENDON****Winchendon Savings Bank**  
**112 Central Street**

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

*Trustees*

†C. H. Abbott	R. F. King, Jr.
*A. E. Anderson	*J. W. Meyer, Jr.
†M. R. Bateman	K. M. Parks
*W. D. Brown	†L. P. Prance
W. L. Crane	*M. W. Smith
E. J. Dionne	K. B. White, Jr.
*C. D. Eldredge	J. J. Witt (Hon.)
F. E. Hall	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

**WINCHESTER****Winchester Savings Bank**  
**26 Mt. Vernon Street**

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Joseph C. Cioni Nellie L. Ralph
Austin Broadhurst <i>Clerk of Corporation</i>	W. Donald Maxwell <i>Assistant Treasurers</i>
James F. Dwinell, Jr. <i>Chairman of Board</i>	

*Trustees*

P. F. Avery (Hon.)	†R. W. Hatch
S. Avery	E. E. Hicks
C. W. Bennett	*G. H. Hood, Jr.
A. Broadhurst	E. H. Kenerson (Hon.)
H. Chadwick	R. B. Kittredge
W. L. Davis (Hon.)	C. L. Moore
*J. F. Dwinell, Jr.	H. K. Porter
A. O. Eaton	*H. S. Richardson, Jr.
C. S. Eaton	L. F. Sargent
M. T. Freeman	F. E. Smith (Hon.)
E. V. French	*W. J. Speers, Jr.
A. M. Gibson	*P. P. Wadsworth
J. B. Harlow	†J. B. Willing
†J. M. Harrington, Jr.	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

**WINTHROP****Winthrop Savings Bank**  
**25 Bartlett Road**

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
G. Malcolm McNeil Arthur J. Soper <i>Vice Presidents</i>	Florence R. Cummings Alice J. Mackey <i>Assistant Treasurers</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

*Trustees*

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
P. A. Gorman	*A. J. Soper
J. Gregorie	*A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
†E. M. Howard	

Deposits go on interest tenth or next succeeding business day of each month

Dividends are payable tenth or next succeeding business day of January, April, July and October

Annual meeting date as provided for in By-Laws January first

**WOBURN****Woburn Five Cents Savings Bank**  
**19 Pleasant Street**

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Charles A. Mahoney Kenneth B. Williams <i>Vice Presidents</i>	William E. Harvey Henry W. Stenquist Jr. James E. Meehan, Jr. <i>Assistant Treasurers</i>

Henry M. Leen  
*Clerk of Corporation**Trustees*

R. J. Farrell	†H. E. Marshall
†F. W. French, Jr.	J. T. Martin
†F. A. Gifford	*R. E. Miltzer
E. C. Holland	G. M. Palage
D. B. Johnson	*C. J. Peterson
H. M. Leen	*P. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

\*Member of Board of Investment.

†Member of Auditing Committee.

**WORCESTER****Bay State Savings Bank  
28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
Walter B. Dennen Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik James M. Carpenter <i>Assistant Treasurers</i>

Robert R. Gallagher  
*Clerk of Corporation**Trustees*

J. P. Coakley	J. J. Kelly
W. M. Conlin	†J. J. Ladden
R. V. Corsini	†J. J. Marshall
*J. J. Curran	W. E. Mellquist
*W. B. Dennen	H. E. Prunier
C. N. Dewey	R. C. Reidy
F. J. Donoghue (Hon.)	T. L. Rooney
*E. F. Donoghue	T. S. Shea (Hon.)
R. R. Gallagher	M. Stepanski
R. J. Harris	*F. J. Sullivan
P. S. Harvey	†J. A. Toomey
*K. P. Higgins	

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester  
450 Main Street**

Date of Incorporation, May 13, 1864

**Branch Offices****Webster Square Plaza****344 West Boylston Street, West Boylston**

H. Waite Hurlburt <i>President</i>	Roger W. LeBlanc <i>Treasurer</i>
Percy H. G. Harris John F. Handfield <i>Vice Presidents</i>	Sam H. Hokkanen Allyn W. Krom <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	Percy H. G. Harris <i>Chairman of Board</i>

*Trustees*

E. G. Bagley	*P. H. G. Harris
J. L. Barsky	R. H. Harris
J. C. Bath	C. D. Heywood (Hon.)
P. C. Beals	F. W. Howe, Jr.
†R. W. Booth	*H. W. Hurlburt
H. C. Borger	R. B. Hutchins
R. S. Bowditch	T. R. Mountain
*C. R. Brownell	*P. R. O'Connell
J. Z. Buckley	N. R. Olson
J. R. Carter	A. E. Rankin (Hon.)
J. J. Connor, Jr.	G. Sessions
†J. P. Franklin	*F. W. Seymour
†H. Gooch, Jr.	C. M. Stanley (Hon.)
W. G. Hall	A. T. Wall (Hon.)
J. F. Handfield	N. S. Wood

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Thursday of April

**Worcester County Institution for Savings  
365 Main Street**

Date of Incorporation, February 8, 1828

**Branch Offices****500 Pleasant Street  
29 West Boylston Street  
353 Grafton Street  
White City Office, Shrewsbury**

Arnold W. Conti <i>President</i>	James D. Watt <i>Treasurer</i>
Stanley G. Quackenbush <i>Vice President</i>	John F. Gilbert Thomas E. Hills Grove Frank A. Brown Carl E. MacKay Robert W. Eaton William L. Wallace <i>Assistant Treasurers</i>
Harry I. Spencer <i>Clerk of Corporation</i>	
C. Lane Goss <i>Chairman of Board</i>	

*Trustees*

H. A. Bowditch	D. W. Lincoln
E. L. Clifford	J. B. Lowell
A. W. Conti	F. J. McGrath
R. Cushman	R. W. Mirick
W. G. Davis	M. Morgan
*P. Fletcher	*A. Palmer
†R. S. Frost	†C. Riley
B. B. Gilman	W. H. Sawyer
*C. L. Goss	*A. W. Smith
R. L. Gow	R. W. Stoddard
†R. G. Hess	B. C. Wheeler
D. Hight	*G. A. White, Jr.
H. B. Jefferson	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth business Tuesday of January

**Worcester Five Cents Savings Bank  
316 Main Street**

Date of Incorporation, April 10, 1854

**Branch Offices****21 Central Square, Grafton  
1099 Main Street, Holden  
574 Main Street, Shrewsbury**

Richard N. Symonds <i>President</i>	Donald A. Thomson George R. Frye Roger A. Starbard Hartley E. Hillsen Kathleen Pano <i>Assistant Treasurers</i>
Ralph W. Hager <i>Vice President</i>	
Frank R. Heath, Jr. <i>Treasurer</i>	

Philip M. Purrington  
*Clerk of Corporation**Trustees*

J. Adam, Jr.	J. M. Hogg
G. M. Betterley	W. C. Lane, Jr.
H. M. Booth	†L. H. Lougee
D. P. Butler	R. K. Massey
*E. B. Coghlin	W. M. Mill
R. S. Davis	G. T. Miller
R. J. Forkey	*G. A. O'Brien
R. W. Hager	†P. M. Purrington
†H. C. Hardy	*A. B. Reed
F. L. Harrington	*R. N. Symonds
R. A. Heald	*R. Washburn
E. M. Hicks	G. C. Whitney

Deposits go on interest the day of deposit

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws third Monday of January

\*Member of Board of Investment.

†Member of Auditing Committee.

**Worcester Mechanics Savings Bank****315 Main Street**

Date of Incorporation, May 15, 1851

**Branch Offices****Lincoln Plaza Shopping Center****Auburn Plaza Shopping Center, Auburn**

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey
Russell M. Stobbs <i>Clerk of Corporation</i>	Reid C. Preston <i>Assistant Treasurers</i>

**Trustees**

L. Anderson	R. H. McColl
C. S. Barton	D. J. Milliken
*N. T. Bascom	*S. F. Oakes
†F. T. Blake, Jr.	*R. J. Rutherford
*J. W. Coghlin	O. R. Rudnick
R. U. Cross (Hon.)	†R. E. Secord
G. B. DeMallie	N. S. Sharfman
W. P. Densmore	R. M. Spencer (Hon.)
F. H. Dewey, Jr. (Hon.)	†R. M. Stobbs
F. H. Dewey, III	H. P. Storke
J. C. Donnelly	D. Taylor
H. H. Forbes (Hon.)	†J. S. Tomajan
P. F. Harris (Hon.)	M. E. Tuller (Hon.)
L. B. Heywood (Hon.)	L. Wald (Hon.)
A. B. Holmstrom	R. M. Wall
C. Knight, Jr.	*W. J. Whipple

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

**YARMOUTH****Bass River Savings Bank****307 Main Street****(South Yarmouth District)**

Date of Incorporation, April 15, 1874

**Branch Offices****338 Main Street, Hyannis**

**Yarmouth Shopping Plaza, South Yarmouth**  
**Main Street, Dennisport**  
**825 Main Street, Osterville**

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Roswell H. Nye	George F. Barabe
Paul M. Swift	Stafford I. Burrell
<i>Vice Presidents</i>	Theodore G. Meinerth
William P. Swift	E. Richard Sandstrand
<i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

LeRoy W. Long  
*Chairman of Board*

**Trustees**

E. W. Ambrose	A. L. Lovequist
F. M. Angus	R. C. Macallister
*L. C. Antonellis	†J. M. Newkirk, Jr.
J. E. Barnard, Jr.	*R. H. Nye
*T. Bearse	W. J. O'Neil, Jr.
E. G. Cross	†R. F. Raddin
N. Crowell (Hon.)	H. L. Small
P. Davenport	A. E. Strock
E. R. Eastman	P. M. Swift
†E. R. Greene	W. P. Swift
H. L. Hayes, Jr.	L. Warren
G. B. Kelley	N. E. Welch
*S. I. Lawrence	E. Winslow
J. A. Lemos	N. H. Wixon
*L. W. Long	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

Annual meeting date as provided for in By-Laws second Monday in April

**BOSTON****Mutual Savings Central Fund, Inc.****82 Devonshire Street**

Date of Incorporation, March 2, 1932

Edward P. Clark <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
Albert A. Conrad, Jr. <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
John S. Howe <i>Vice President</i>	Norman F. Barrett <i>Clerk of Corporation</i>

**Directors**

*W. Alderman	G. A. Holderness
E. R. Alexander	*J. S. Howe
N. F. Barrett	*J. W. Hull
J. Carr	H. L. Huxtable
*E. P. Clark	W. G. Kimball
A. Dresser	J. R. Mercer, Jr.
B. A. Fischer	W. Newcomb
A. G. Gilman	F. C. Newhall
C. L. Goss	O. A. Peterson
*L. S. Hayden	*R. N. Symonds
*F. A. Hebard	

**Savings Bank Investment Fund****82 Devonshire Street**

Date of Incorporation, August 8, 1945

G. Churchill Francis <i>President</i>	Francis P. Brennan <i>Treasurer</i>
Stanwood D. Evans <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

**Trustees**

J. H. Bacheller	T. H. Hanchett
N. T. Bascom	*P. H. G. Harris
F. P. Brennan	L. S. Hayden
J. Carr	F. C. Ober
S. D. Evans	*W. H. Smith, 2nd
*G. C. Francis	

**Savings Banks Employees****Retirement Association****111 Devonshire Street**

Organized February 3, 1944

John Carr <i>President</i>	Philip A. Perkins <i>Treasurer</i>
John Carrington <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

**Trustees**

A. W. Archibald	A. G. Estes
*R. N. Bower	R. G. Granger
C. E. Cain	*G. C. Holderness
L. R. Campbell	*A. C. Murray
*J. Carr	*P. A. Perkins
*T. R. Carrington	A. F. Thompson
*A. W. Conti	G. H. Thompson
C. E. Crawford	J. H. Wiesman

\*Executive Committee

\*Member of Board of Investment.

†Member of Auditing Committee.



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
SAVINGS BANKS,  
INSTITUTIONS FOR SAVINGS,  
MUTUAL SAVINGS CENTRAL FUND, INC.  
SAVINGS BANK INVESTMENT FUND  
AND  
SAVINGS BANKS EMPLOYEES  
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1967

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$56,665 75	\$167,825 91
2	Due from banks . . . . .	406,893 16	197,524 64
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,715,127 79	1,228,846 24
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,566,306 62	2,723,652 98
6	Bank and fire insurance company stocks, etc. . . . .	962,738 33	595,037 65
7	Real estate loans (conventional) . . . . .	10,926,758 46	8,879,716 01
8	G.I. loans (in-state) . . . . .	1,324,691 35	197,353 99
9	F.H.A. loans (in-state) . . . . .	2,105,295 12	33,678 96
10	G.I. loans (out-of-state) . . . . .	—	1,439,716 42
11	F.H.A. loans (out-of-state) . . . . .	640,939 71	370,513 86
12	Personal loans . . . . .	23,685 03	727,391 83
13	Other loans . . . . .	187,649 22	456,033 88
14	Banking premises . . . . .	28,731 55	83,312 13
15	Furniture and fixtures . . . . .	42,693 22	36,179 26
16	Other real estate owned, etc. . . . .	51,921 27	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,601 53
18	Mortgage acquisition costs . . . . .	—	157 50
19	Mutual Savings Central Fund, Inc. . . . .	15,745 48	18,557 53
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	69,397 84	2,977 69
22	<b>Total</b> . . . . .	<b>\$22,125,240 90</b>	<b>\$17,160,079 01</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$19,314,502 29	\$12,273,401 53
24	Special Notice Account deposits . . . . .	—	2,983,404 49
25	Systematic Savings Account deposits . . . . .	—	37,825 00
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	56,782 00	64,370 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	25,519 59	142,399 99
31	Due to mortgagors . . . . .	216,866 58	180,440 39
32	Mortgagors' payments not applied . . . . .	93,469 37	66,317 99
33	Net interim income . . . . .	85,307 54	52,079 90
34	All other liabilities . . . . .	4,229 72	1,806 40
35	Guaranty Fund . . . . .	1,233,000 00	743,336 32
36	Percentage to total deposits . . . . .	6.36	4.84
37	Other surplus accounts . . . . .	1,095,563 81	614,697 00
38	Percentage to total deposits . . . . .	5.66	4.00
39	<b>Total</b> . . . . .	<b>\$22,125,240 90</b>	<b>\$17,160,079 01</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	5,869	7,369
41	Number of deposit accounts opened during period . . . . .	641	745
42	Number of deposit accounts closed during period . . . . .	684	748
43	Number of accounts October 31, 1967 . . . . .	5,826	7,366
44	Last rates of dividends, including extras, paid for year . . . . .	4 3/4	4 1/2-5
45	Amount of all dividends paid during period . . . . .	\$875,280 40	\$664,636 24
46	Number of deposits made during period . . . . .	11,833	18,994
47	Number of withdrawals made during period . . . . .	8,694	10,026
48	Amount deposited during period . . . . .	\$3,954,414 30	\$3,813,214 11
49	Amount withdrawn during period . . . . .	\$4,033,798 74	\$3,324,370 99
50	Average amount in each account . . . . .	\$3,315 00	\$2,068 00
51	Number of real estate loans October 31 . . . . .	1,579	1,397
52	Average real estate loan . . . . .	\$9,498 00	\$7,817 00
53	Number of other loans October 31 . . . . .	121	1,078
54	Average other loan . . . . .	\$1,747 00	\$1,099 00
55	*Gross income received during period . . . . .	\$1,132,713 52	\$845,140 87
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$93,078 20	\$60,183 68
57	*Bank building occupancy . . . . .	20,724 42	15,007 36
58	Advertising . . . . .	6,151 36	10,175 13
59	Contributions, etc. . . . .	3,097 84	2,498 67
60	State tax . . . . .	4,527 54	11,749 68
61	Miscellaneous . . . . .	47,473 07	35,736 29
62	Total of above costs per \$1,000 of deposits . . . . .	9 06	8 85

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$34,912 33	\$290,281 13	\$253,029 02	\$544,226 77	\$37,600 02	1
286,705 35	176,449 00	466,907 72	319,418 36	57,324 73	2
3,908,419 57	5,202,000 56	3,157,588 54	4,069,682 07	6,235,108 11	3
					4
2,520,513 32	3,264,291 18	4,744,054 72	9,521,511 56	4,321,709 33	5
897,965 60	1,902,156 62	1,118,496 47	3,665,746 26	899,656 50	6
4,264,532 91	25,605,220 69	23,269,774 79	26,601,223 81	11,669,218 50	7
192,747 00	1,520,141 89	5,552,835 74	13,832,328 18	241,490 00	8
—	946,216 30	5,651,140 45	10,113,515 43	—	9
—	2,274,423 49	537,091 15	2,315,971 65	—	10
—	2,918,360 49	859,063 59	2,049,172 06	—	11
291,601 57	136,785 03	792,797 41	1,892,371 95	8,724 64	12
48,105 25	756,828 23	1,571,308 32	503,882 82	401,069 48	13
5,659 04	369,042 41	192,250 34	461,573 50	40,981 29	14
1,385 86	78,754 71	132,665 08	229,318 53	10,312 23	15
—	12,564 44	60,231 46	21,343 15	2,000 00	16
—	—	—	36,139 84	—	17
—	4,250 78	—	164,461 83	82,681 01	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
2,946 31	28,654 91	187,679 59	108,561 68	4,387 32	21
\$12,476,133 52	\$45,531,567 44	\$48,600,894 79	\$76,520,914 92	\$24,030,871 12	22
\$10,914,613 51	\$25,128,057 25	\$28,786,280 15	\$51,670,947 00	\$17,072,177 82	23
—	15,044,473 72	14,447,428 62	17,593,715 94	4,413,466 34	24
—	—	160,100 00	—	—	25
10,452 50	145,797 00	128,859 50	345,317 00	19,861 50	26
—	—	—	—	—	27
—	120,252 84	841 42	—	—	28
50,376 68	779,072 08	112,893 85	339,683 18	6,674 15	29
46,987 33	165,549 05	1,002,566 99	237,520 00	54,410 03	30
11,077 91	171,122 92	210,620 31	236,805 21	47,200 53	31
9,955 11	95,234 00	108,184 62	286,868 01	—	32
824,219 00	2,019,932 41	26,193 20	59,330 37	3,269 09	33
7.54	5.01	2,152,000 00	3,169,663 74	1,237,000 00	34
608,451 48	1,862,076 17	4.94	4.55	5.75	35
5.56	4.62	1,464,926 13	2,581,064 47	1,176,811 66	36
		3.37	3.71	5.47	37
\$12,476,133 52	\$45,531,567 44	\$48,600,894 79	\$76,520,914 92	\$24,030,871 12	38
					39
6,695	17,140	18,041	39,295	9,158	40
374	3,304	2,322	4,786	659	41
524	2,654	1,879	3,942	713	42
6,545	17,790	18,484	40,139	9,104	43
4 3/4	4 1/4-4 3/4	4 1/2-5	4,40-4,90	4 1/2-5	44
\$483,131 82	\$2,038,081 47	\$1,834,508 39	\$2,869,393 99	\$938,352 23	45
13,601	52,394	70,877	129,964	22,626	46
7,451	37,900	29,717	70,926	9,604	47
\$2,003,858 36	\$14,383,481 19	\$13,255,136 46	\$25,721,740 75	\$4,674,210 89	48
\$2,285,082 19	\$12,935,953 23	\$12,023,555 55	\$22,961,156 86	\$4,436,094 71	49
\$1,663 00	\$2,258 00	\$2,338 00	\$1,726 00	\$2,360 00	50
658	2,533	2,975	4,857	1,276	51
\$6,774 00	\$13,132 00	\$12,057 00	\$11,306 00	\$9,334 00	52
156	561	1,433	1,921	185	53
\$1,869 00	\$1,593 00	\$1,650 00	\$1,247 00	\$2,215 00	54
\$574,203 23	\$2,190,765 09	\$2,488,596 29	\$3,804,657 59	\$1,163,559 19	55
\$45,747 12	\$180,383 10	\$224,088 12	\$342,722 66	\$51,461 66	56
14,278 60	50,025 33	38,180 89	85,518 02	13,751 79	57
2,491 15	22,277 39	29,698 07	18,792 26	6,075 69	58
200 00	835 00	7,341 56	10,058 20	1,350 00	59
11,201 00	29,459 80	29,346 05	45,203 19	16,875 89	60
24,677 25	102,903 99	107,617 48	189,720 91	32,270 07	61
9 04	9 60	10 05	9 99	5 67	62

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$35,454 16	\$8,458 52
2	Due from banks . . . . .	317,803 26	83,190 51
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,672,848 50	1,520,816 88
4	State, county and municipal obligations . . . . .	251,516 29	—
5	Other bonds, notes and debentures . . . . .	1,663,445 86	442,504 98
6	Bank and fire insurance company stocks, etc. . . . .	795,950 24	278,018 64
7	Real estate loans (conventional) . . . . .	10,821,467 50	4,900,393 88
8	G.I. loans (in-state) . . . . .	86,936 53	—
9	F.H.A. loans (in-state) . . . . .	45,715 78	—
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	—	—
13	Other loans . . . . .	734,778 24	157,764 43
14	Banking premises . . . . .	41,392 62	27,063 63
15	Furniture and fixtures . . . . .	4,701 15	6,835 29
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	2,269 05	6,101 83
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	16,685 21	8,852 00
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	6,655 74	2,769 53
22	<b>Total</b> . . . . .	<b>\$18,497,601 13</b>	<b>\$7,442,771 12</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$16,382,950 71	\$6,530,067 71
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	94,857 25	19,764 25
28	Borrowed money . . . . .	—	50,000 00
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	—	—
31	Due to mortgagors . . . . .	103,148 07	105,015 59
32	Mortgagors' payments not applied . . . . .	60,428 81	17,260 74
33	Net interim income . . . . .	268,098 27	9,547 22
34	All other liabilities . . . . .	6,861 57	1,669 93
35	Guaranty Fund . . . . .	909,975 00	387,817 89
36	Percentage to total deposits . . . . .	5.52	5.92
37	Other surplus accounts . . . . .	671,281 45	321,627 79
38	Percentage to total deposits . . . . .	4.07	4.91
39	<b>Total</b> . . . . .	<b>\$18,497,601 13</b>	<b>\$7,442,771 12</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	8,234	3,209
41	Number of deposit accounts opened during period . . . . .	810	205
42	Number of deposit accounts closed during period . . . . .	986	194
43	Number of accounts October 31, 1967 . . . . .	8,058	3,220
44	†Last rates of dividends, including extras, paid for year . . . . .	4½	4½
45	Amount of all dividends paid during period . . . . .	\$710,376 21	\$287,285 58
46	Number of deposits made during period . . . . .	21,617	5,089
47	Number of withdrawals made during period . . . . .	10,760	2,799
48	Amount deposited during period . . . . .	\$4,698,084 27	\$1,035,102 26
49	Amount withdrawn during period . . . . .	\$4,333,027 42	\$1,176,375 68
50	Average amount in each account . . . . .	\$2,033 00	\$2,027 00
51	Number of real estate loans October 31 . . . . .	1,392	798
52	Average real estate loan . . . . .	\$7,869 00	\$6,140 00
53	Number of other loans October 31 . . . . .	371	102
54	Average other loan . . . . .	\$1,981 00	\$1,546 00
55	*Gross income received during period . . . . .	\$909,870 42	\$364,339 56
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$59,064 20	\$29,938 88
57	*Bank building occupancy . . . . .	4,160 60	7,034 08
58	Advertising . . . . .	1,530 23	2,047 42
59	Contributions, etc. . . . .	1,170 94	1,110 57
60	State tax . . . . .	12,338 75	4,517 90
61	Miscellaneous . . . . .	28,738 25	14,680 12
62	Total of above costs per \$1,000 of deposits . . . . .	6 53	9 08

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

BELMONT		BEVERLY		BOSTON					
BELMONT SAVINGS BANK		BEVERLY SAVINGS BANK		THE BOSTON FIVE CENTS SAVINGS BANK		BRIGHTON FIVE CENTS SAVINGS BANK		CHARLESTOWN SAVINGS BANK	
\$328,891 28		\$127,214 45		\$902,954 79		\$299,960 92		\$617,495 13	1
80,510 31		1,780,056 58		3,268,078 46		2,170,922 39		1,272,697 22	2
5,901,106 66		7,431,907 98		86,262,943 60		12,174,642 98		49,003,138 77	3
		372,937 02		1,670,284 40		150,593 75			4
580,819 42		6,261,921 19		25,912,977 81		4,213,546 56		51,492,586 65	5
902,290 09		2,330,966 76		14,402,808 82		274,139 42		15,857,251 37	6
16,221,109 36		28,850,557 31		149,094,687 88		13,030,139 14		187,579,171 65	7
1,104,256 59		14,244,904 50		70,090,769 36		4,272,947 24		26,142,426 52	8
364,877 40		5,469,404 07		49,205,707 96		721,674 92		19,075,826 96	9
971,425 70		—		82,154,580 90		1,605,596 82		23,156,520 45	10
489,493 60		—		96,454,254 11		4,101,011 36		36,296,661 45	11
53,110 31		527,135 38		1,314,391 83		35,209 10		654,637 72	12
457,280 33		914,347 77		6,974,779 68		1,069,118 64		8,631,492 85	13
84,004 63		98,223 76		1,392,502 01		90,635 69		1,762,460 43	14
17,556 76		78,562 45		1,255,658 02		32,680 51		419,016 96	15
—		46,177 26		145,772 34		419,496 30		100,859 39	16
—		280 69		—		—		—	17
30,694 04		126,473 66		616,887 59		21,682 29		409,449 81	18
21,290 07		57,430 82		630,139 72		46,489 59		353,110 68	19
3,500 00		1 00		—		1 00		1 00	20
14,717 97		80,128 59		166,838 09		70,889 16		149,964 22	21
\$27,626,934 52		\$68,798,631 24		\$591,917,017 37		\$44,801,377 78		\$422,974,769 23	22
\$21,844,644 23		\$59,809,631 11		\$383,240,910 95		\$38,478,180 14		\$241,302,332 08	23
3,055,651 03		—		150,886,023 93		1,600,028 13		125,146,592 25	24
—		—		—		—		—	25
—		—		—		—		—	26
206,635 00		130,212 00		—		232,178 00		311,505 25	27
—		—		—		—		—	28
—		—		—		—		—	29
80,418 11		64,252 03		2,592,796 50		67,092 33		2,171,977 37	30
31,900 00		133,901 14		7,163,613 51		2,000 00		11,262,234 32	31
85,134 21		2,381,761 30		1,417,320 72		152,588 67		12,358,539 98	32
370,140 27		135,363 96		973,657 67		558,868 38		1,053,001 71	33
15,161 87		50,797 33		2,424,398 60		15,329 20		431,317 91	34
1,089,990 38		3,477,000 00		27,676,000 00		2,301,900 00		13,802,851 00	35
4.34		5.80		5.18		5.71		3.76	36
847,259 42		2,615,712 37		15,542,295 49		1,393,212 93		15,134,417 36	37
3.37		4.36		2.91		3.46		4.13	38
\$27,626,934 52		\$68,798,631 24		\$591,917,017 37		\$44,801,377 78		\$422,974,769 23	39
14,555		23,998		164,601		20,450		101,959	40
1,177		2,326		19,583		1,149		19,317	41
1,411		2,310		22,999		3,027		14,980	42
14,321		24,014		161,185		18,572		106,296	43
414-434		434		414-434		414-414		414-5	44
\$1,003,565 35		\$2,640,987 36		\$23,963,445 28		\$1,685,331 87		\$15,495,632 44	45
42,615		81,764		419,890		44,227		371,819	46
22,744		51,238		283,823		32,427		154,434	47
\$8,938,752 31		\$16,043,094 48		\$80,086,585 84		\$7,610,691 23		\$134,725,839 34	48
\$8,817,808 04		\$15,431,395 43		\$103,697,671 84		\$11,679,898 21		\$98,287,655 55	49
\$1,738 00		\$2,491 00		\$3,314 00		\$2,158 00		\$3,447 00	50
1,364		4,172		35,173		2,212		14,045	51
\$14,040 00		\$11,641 00		\$12,709 00		\$10,728 00		\$20,808 00	52
245		1,191		2,383		314		2,160	53
\$2,083 00		\$1,210 00		\$3,478 00		\$3,517 00		\$4,299 00	54
\$1,367,611 61		\$3,369,907 16		\$28,952,346 38		\$2,331,243 60		\$20,008,875 64	55
\$111,444 67		\$214,073 09		\$1,404,622 84		\$207,530 72		\$982,205 01	56
8,402 12		25,270 55		535,213 10		42,327 57		335,452 06	57
4,255 95		26,108 33		253,516 98		4,336 35		195,644 76	58
3,937 74		7,190 51		60,000 00		4,247 50		39,746 70	59
10,468 80		45,000 00		375,000 00		40,648 28		254,827 55	60
69,646 43		163,428 21		1,157,323 13		134,346 25		537,913 89	61
8 37		8 04		7 09		10 81		6 41	62

		BOSTON	
		DORCHESTER SAVINGS BANK	EAST BOSTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$316,243 26	\$187,122 06
2	Due from banks . . . . .	844,666 46	187,725 19
3	U. S. Government obligations, direct and fully guaranteed . . . . .	10,443,525 79	6,000,759 37
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	12,939,813 65	5,850,966 99
6	Bank and fire insurance company stocks, etc. . . . .	2,436,993 35	2,534,222 71
7	Real estate loans (conventional) . . . . .	63,201,842 89	21,270,667 77
8	G.I. loans (in-state) . . . . .	9,587,364 65	12,023,002 92
9	F.H.A. loans (in-state) . . . . .	12,822,719 01	7,810,247 05
10	G.I. loans (out-of-state) . . . . .	5,551,438 99	4,633,696 29
11	F.H.A. loans (out-of-state) . . . . .	6,889,919 15	5,950,507 14
12	Personal loans . . . . .	1,002,792 82	55,405 29
13	Other loans . . . . .	1,965,161 10	723,681 46
14	Banking premises . . . . .	578,343 78	339,451 20
15	Furniture and fixtures . . . . .	256,984 83	90,404 85
16	Other real estate owned, etc. . . . .	382,285 24	598,356 93
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	177,299 72	86,574 30
19	Mutual Savings Central Fund, Inc. . . . .	96,473 27	53,167 21
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	825,128 17	131,811 68
22	<b>Total</b> . . . . .	<b>\$130,318,997 13</b>	<b>\$68,527,771 41</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$86,516,405 95	\$54,927,931 38
24	Special Notice Account deposits . . . . .	29,730,250 93	6,216,912 95
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	981,028 00	314,579 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	349,681 43	366,801 27
31	Due to mortgagors . . . . .	2,362,569 19	632,174 58
32	Mortgagors' payments not applied . . . . .	1,569,566 82	156,443 93
33	Net interim income . . . . .	301,358 26	194,135 95
34	All other liabilities . . . . .	132,035 43	39,332 77
35	Guaranty Fund . . . . .	4,710,000 00	3,219,600 00
36	Percentage to total deposits . . . . .	4.02	5.24
37	Other surplus accounts . . . . .	3,666,101 12	2,459,859 58
38	Percentage to total deposits . . . . .	3.13	4.00
39	<b>Total</b> . . . . .	<b>\$130,318,997 13</b>	<b>\$68,527,771 41</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	55,217	25,061
41	Number of deposit accounts opened during period . . . . .	6,331	3,085
42	Number of deposit accounts closed during period . . . . .	6,180	3,317
43	Number of accounts October 31, 1967 . . . . .	55,368	24,829
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
45	Amount of all dividends paid during period . . . . .	\$4,936,525 57	\$2,636,743 14
46	Number of deposits made during period . . . . .	155,714	69,747
47	Number of withdrawals made during period . . . . .	83,440	37,635
48	Amount deposited during period . . . . .	\$33,397,728 41	\$18,393,630 15
49	Amount withdrawn during period . . . . .	\$28,865,142 96	\$17,939,698 84
50	Average amount in each account . . . . .	\$2,100 00	\$2,463 00
51	Number of real estate loans October 31 . . . . .	7,320	5,140
52	Average real estate loan . . . . .	\$13,395 00	\$10,056 00
53	Number of other loans October 31 . . . . .	1,107	665
54	Average other loan . . . . .	\$2,681 00	\$1,171 00
55	*Gross income received during period . . . . .	\$6,478,686 06	\$3,646,097 53
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$414,930 12	\$255,190 99
57	*Bank building occupancy . . . . .	102,705 20	70,354 10
58	Advertising . . . . .	38,998 57	4,375 48
59	Contributions, etc. . . . .	2,800 00	1,634 90
60	State tax . . . . .	46,003 21	44,462 98
61	Miscellaneous . . . . .	224,125 53	144,944 95
62	Total of above costs per \$1,000 of deposits . . . . .	7 14	8 52

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

## BOSTON

ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	THE HYDE PARK SAVINGS BANK	
\$60,656 08	\$251,880 78	\$17,293 32	\$479,668 01	\$263,342 96	1
362,363 44	528,700 02	371,815 16	2,223,471 57	1,897,823 43	2
10,147,480 47	5,262,364 27	1,404,565 63	38,542,434 90	4,190,343 41	3
22,611 38	—	—	—	195,429 40	4
7,519,035 53	4,400,239 59	958,762 65	735,793 55	6,039,169 13	5
3,081,492 94	—	447,672 89	9,570,458 60	2,207,393 19	6
34,111,627 03	22,513,557 97	6,964,513 42	45,311,293 17	11,185,373 55	7
924,977 31	4,626,963 66	693,147 34	76,474,854 81	2,717,461 31	8
740,587 34	2,251,890 35	32,039 02	67,859,177 29	1,285,161 51	9
622,799 71	762,972 87	277,638 60	11,473,055 56	1,578,622 89	10
2,363,429 10	209,187 19	166,397 68	22,166,272 02	3,003,406 66	11
—	—	—	168,151 50	179,639 25	12
893,948 08	1,166,775 51	135,607 76	1,810,210 83	175,084 75	13
67,147 25	127,069 73	—	—	298,201 52	14
9,265 86	41,854 15	5,701 95	412,483 52	19,158 77	15
—	28,544 22	—	198,994 72	—	16
16,283 38	239 00	99 75	263,320 96	—	17
79,295 31	36,027 62	11,948 39	972,177 94	—	18
47,145 80	44,933 99	11,117 84	244,377 65	29,349 52	19
1 00	1 00	4,745 77	9,674 16	1 00	20
134,329 44	19,893 58	1,331 15	749,085 42	8,698 22	21
<b>\$61,204,476 45</b>	<b>\$42,273,095 50</b>	<b>\$11,504,398 32</b>	<b>\$279,664,956 18</b>	<b>\$35,273,660 47</b>	<b>22</b>
\$54,029,974 69	\$29,990,156 43	\$10,261,044 76	\$256,895,944 17	\$24,153,754 22	23
—	6,706,403 61	—	—	6,304,373 09	24
—	—	—	—	—	25
24,041 00	1,664,750 00	—	—	—	26
—	34,977 00	107,685 00	—	154,793 00	27
—	—	—	—	—	28
40,680 45	23,624 90	13,979 33	595,939 23	180,632 37	29
52,862 00	31,747 04	9,538 97	140,868 28	1,900 00	30
92,243 76	162,095 13	113,318 18	1,374,437 76	916,839 74	31
116,173 42	55,815 02	132,265 01	646,651 63	154,182 64	32
24,514 34	108,512 85	1,390 69	134,751 22	47,785 16	33
3,290,205 00	1,971,700 00	519,386 53	11,023,600 00	1,454,850 00	34
6.08	5.14	5.01	4.29	4.75	35
3,533,781 79	1,523,313 52	345,789 85	8,852,763 89	1,904,550 25	36
6.54	3.97	3.34	3.45	6.22	37
<b>\$61,204,476 45</b>	<b>\$42,273,095 50</b>	<b>\$11,504,398 32</b>	<b>\$279,664,956 18</b>	<b>\$35,273,660 47</b>	<b>38</b>
14,751	16,937	3,576	53,388	15,298	40
1,448	2,457	308	7,026	1,926	41
1,774	3,138	439	5,995	1,672	42
14,425	16,256	3,445	54,419	15,552	43
5	4½-5	4¾	4¾	4½-5	44
\$2,516,215 26	\$1,719,626 05	\$476,492 42	\$11,307,128 98	\$1,275,400 12	45
21,755	42,087	9,236	132,210	50,121	46
14,996	23,553	4,658	74,405	26,056	47
\$11,708,409 93	\$13,967,497 60	\$3,625,843 28	\$65,919,231 28	\$9,189,493 79	48
\$10,265,703 75	\$13,926,487 16	\$4,421,599 72	\$60,301,487 98	\$8,358,494 99	49
\$3,746 00	\$2,360 00	\$2,978 00	\$4,721 00	\$1,958 00	50
2,157	2,038	503	18,214	2,055	51
\$17,970 00	\$14,899 00	\$16,170 00	\$12,259 00	\$9,621 00	52
131	196	48	1,286	349	53
\$6,824 00	\$5,953 00	\$2,825 00	\$1,538 00	\$1,016 00	54
\$3,025,752 18	\$2,216,338 37	\$609,337 52	\$13,595,856 13	\$1,728,868 25	55
\$157,821 22	\$191,963 90	\$54,516 01	\$658,850 16	\$147,061 08	56
33,311 17	32,800 59	8,442 32	110,072 64	40,925 96	57
9,781 64	8,181 57	2,972 49	64,413 86	14,385 63	58
5,653 65	2,510 66	1,532 83	24,051 21	405 00	59
44,148 95	6,884 40	7,723 38	187,459 21	25,919 94	60
62,183 40	73,249 08	20,618 25	342,479 84	57,222 90	61
5 79	8 23	9 33	5 40	9 39	62

		BOSTON	
		LINCOLN SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$23,904 29	\$996,102 87
2	Due from banks . . . . .	463,889 18	1,937,063 93
3	U. S. Government obligations, direct and fully guaranteed . . . . .	399,926 56	59,272,763 27
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	382,196 50	54,492,643 95
6	Bank and fire insurance company stocks, etc. . . . .	108,075 71	10,009,289 82
7	Real estate loans (conventional) . . . . .	3,592,927 34	106,965,267 42
8	G.I. loans (in-state) . . . . .	505,367 77	73,021,574 06
9	F.H.A. loans (in-state) . . . . .	—	99,073,261 01
10	G.I. loans (out-of-state) . . . . .	—	60,331,908 80
11	F.H.A. loans (out-of-state) . . . . .	—	129,663,693 88
12	Personal loans . . . . .	42,369 63	1,010,583 63
13	Other loans . . . . .	252,727 44	8,562,872 15
14	Banking premises . . . . .	6,593 82	1,529,819 13
15	Furniture and fixtures . . . . .	21,260 12	2,792,725 19
16	Other real estate owned, etc. . . . .	—	548,739 82
17	Taxes and insurance paid on mortgaged properties . . . . .	4,331 32	7,489 65
18	Mortgage acquisition costs . . . . .	1,840 60	1,319,523 22
19	Mutual Savings Central Fund, Inc. . . . .	6,141 72	498,542 92
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	2,897 70	420,075 11
22	<b>Total</b> . . . . .	<b>\$5,814,450 70</b>	<b>\$612,453,940 83</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$2,992,858 23	‡\$395,431,119 07
24	Special Notice Account deposits . . . . .	1,897,842 47	148,279,258 53
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	—	165,538 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	3,589 16	4,361,015 65
31	Due to mortgagors . . . . .	2,200 73	16,643,212 51
32	Mortgagors' payments not applied . . . . .	252,434 62	2,546,219 80
33	Net interim income . . . . .	78,171 40	1,552,573 73
34	All other liabilities . . . . .	853 74	415,226 04
35	Guaranty Fund . . . . .	246,446 29	26,123,500 00
36	Percentage to total deposits . . . . .	5.04	4.80
37	Other surplus accounts . . . . .	340,054 06	16,936,277 50
38	Percentage to total deposits . . . . .	6.95	3.11
39	<b>Total</b> . . . . .	<b>\$5,814,450 70</b>	<b>\$612,453,940 83</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	3,365	151,018
41	Number of deposit accounts opened during period . . . . .	571	16,410
42	Number of deposit accounts closed during period . . . . .	532	16,015
43	Number of accounts October 31, 1967 . . . . .	3,404	151,413
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¼	4½-4¼
45	Amount of all dividends paid during period . . . . .	\$201,561 07	\$23,907,260 47
46	Number of deposits made during period . . . . .	8,278	400,072
47	Number of withdrawals made during period . . . . .	5,147	253,028
48	Amount deposited during period . . . . .	\$1,138,984 22	\$117,837,842 06
49	Amount withdrawn during period . . . . .	\$1,266,709 54	\$125,875,630 16
50	Average amount in each account . . . . .	\$1,437 00	\$3,591 00
51	Number of real estate loans October 31 . . . . .	547	25,500
52	Average real estate loan . . . . .	\$7,492 00	\$18,394 00
53	Number of other loans October 31 . . . . .	135	2,956
54	Average other loan . . . . .	\$2,186 00	\$3,239 00
55	*Gross income received during period . . . . .	\$291,379 42	\$29,652,157 44
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$31,619 75	\$1,871,858 93
57	*Bank building occupancy . . . . .	12,754 73	477,894 76
58	Advertising . . . . .	1,678 79	340,806 84
59	Contributions, etc. . . . .	660 00	57,817 31
60	State tax . . . . .	2,973 80	578,886 67
61	Miscellaneous . . . . .	18,081 04	1,058,730 33
62	Total of above costs per \$1,000 of deposits . . . . .	13 85	8 07

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

‡Includes Daily Interest Accounts \$6,652,309.58

## BOSTON

SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK	
\$546,111 68	\$491,664 95	\$473,897 44	\$362,410 40	\$150,121 95	1
261,870 45	1,598,258 06	921,098 85	3,744,237 45	2,137,242 30	2
10,291,225 37	28,344,218 74	13,306,330 71	24,153,984 77	7,844,820 57	3
287,585 67	1,146,139 84	—	—	—	4
15,088,455 14	46,808,549 29	10,862,737 80	3,589,065 23	4,509,096 99	5
3,180,585 33	7,501,582 21	3,303,736 52	2,368,144 47	1,999,694 76	6
67,003,279 49	179,335,768 97	53,007,278 86	45,975,236 38	24,191,359 10	7
1,577,988 23	26,438,263 90	12,973,283 40	2,141,551 49	2,889,310 18	8
1,431,666 43	44,052,527 02	10,613,965 68	1,889,939 51	1,186,284 22	9
11,245,007 62	18,550,765 29	4,378,877 84	12,327,569 73	2,352,520 39	10
18,623,853 44	30,789,638 77	3,939,328 40	13,517,461 19	2,978,113 74	11
—	797,849 79	1,028,977 82	—	4,323 00	12
976,629 40	6,923,101 54	1,565,476 86	807,364 56	442,994 00	13
234,002 74	1,579,690 50	173,330 20	297,227 72	57,554 97	14
125,548 72	703,632 45	100,075 74	126,185 05	39,231 35	15
299,593 62	227,779 52	—	69,134 65	75,560 17	16
29,385 46	2,565 97	—	—	—	17
22,849 25	706,350 74	269,205 82	100,402 10	28,371 88	18
1 00	396,065 25	103,780 73	152,183 25	72,193 27	19
1 00	—	27,495 93	35,000 00	8,105 37	20
18,277 86	651,616 99	154,294 97	60,577 15	11,534 59	21
<b>\$131,243,917 90</b>	<b>\$397,046,029 79</b>	<b>\$117,203,173 57</b>	<b>\$111,717,675 10</b>	<b>\$50,978,432 80</b>	<b>22</b>
\$120,256,064 12	\$356,405,462 07	\$82,111,655 18	\$75,490,528 12	\$30,411,650 09	23
—	—	25,095,814 61	23,379,545 57	12,683,531 96	24
—	—	—	—	—	25
—	322,301 50	—	96,204 00	120,712 00	26
—	—	—	—	—	27
879,918 79	1,177,303 11	303,195 26	451,685 35	121,036 85	28
225,365 23	5,597,136 41	343,003 81	359,521 83	295,463 25	29
97,768 28	2,276,086 14	428,349 64	2,695,171 20	1,768,384 64	30
348,996 05	1,135,120 99	305,818 32	311,335 73	1,016,232 76	31
105,218 79	352,215 59	121,132 57	47,984 81	19,658 70	32
5,466,800 00	18,041,452 00	4,524,731 81	6,232,300 00	2,996,002 31	33
4.55	5.06	4.22	6.30	6.93	34
3,864,386 64	11,738,951 98	3,969,472 37	2,653,398 49	1,545,760 24	35
3.21	3.29	3.70	2.68	3.58	36
<b>\$131,243,917 90</b>	<b>\$397,046,029 79</b>	<b>\$117,203,173 57</b>	<b>\$111,717,675 10</b>	<b>\$50,978,432 80</b>	<b>37</b>
27,898	112,522	32,747	32,166	16,024	38
4,022	13,757	5,050	2,308	932	39
3,131	12,126	4,846	3,947	2,109	40
28,789	114,153	32,951	30,527	14,847	41
5	4 1/2	4 1/2-5	4 1/2-5	4 3/4-4 7/8	42
\$5,450,425 81	\$15,441,697 68	\$4,596,867 34	\$4,431,966 39	\$1,923,176 71	43
71,526	437,552	109,139	72,933	27,175	44
43,876	242,227	52,271	33,633	13,903	45
\$30,683,101 79	\$112,343,227 61	\$31,910,542 31	\$20,062,641 98	\$6,179,318 85	46
\$26,636,649 03	\$109,795,371 45	\$28,281,698 76	\$22,195,944 63	\$8,773,593 26	47
\$4,177 00	\$3,122 00	\$3,254 00	\$3,239 00	\$2,903 00	48
5,226	17,541	5,966	4,841	2,725	49
\$19,112 00	\$17,035 00	\$14,233 00	\$15,668 00	\$12,329 00	50
597	1,821	1,674	238	151	51
\$1,636 00	\$4,240 00	\$1,550 00	\$3,392 00	\$2,962 00	52
\$6,780,668 50	\$20,004,832 55	\$5,805,906 99	\$5,455,984 41	\$2,469,819 54	53
\$286,687 39	\$1,162,425 88	\$371,949 13	\$270,494 46	\$158,332 18	54
55,558 73	393,181 42	82,750 81	79,619 66	33,386 88	55
59,930 02	222,614 43	49,357 74	16,400 07	31,119 32	56
10,315 11	39,100 00	10,544 43	11,740 32	4,141 99	57
102,981 01	289,000 00	66,620 65	84,088 43	37,510 80	58
155,745 02	666,157 75	231,994 84	161,709 70	86,079 08	59
5 58	7 78	7 58	6 31	8 13	60
					61
					62

		BRAINTREE	BRIDGE- WATER
		THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$123,362 72	\$177,219 64
2	Due from banks . . . . .	211,081 00	83,160 45
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,289,462 50	2,554,512 39
4	State, county and municipal obligations . . . . .	64,737 26	—
5	Other bonds, notes and debentures . . . . .	2,082,504 00	880,127 50
6	Bank and fire insurance company stocks, etc. . . . .	437,959 08	539,281 71
7	Real estate loans (conventional) . . . . .	13,233,395 55	10,018,792 86
8	G.I. loans (in-state) . . . . .	1,405,100 78	1,856,855 08
9	F.H.A. loans (in-state) . . . . .	1,746,800 28	846,165 78
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	605,521 84	—
12	Personal loans . . . . .	161,108 00	160,191 30
13	Other loans . . . . .	554,667 52	328,548 97
14	Banking premises . . . . .	220,500 00	125,284 40
15	Furniture and fixtures . . . . .	75,000 00	31,690 38
16	Other real estate owned, etc. . . . .	149,790 29	14,520 71
17	Taxes and insurance paid on mortgaged properties . . . . .	4,646 34	1,140 63
18	Mortgage acquisition costs . . . . .	5,624 38	—
19	Mutual Savings Central Fund, Inc. . . . .	14,843 09	19,181 37
20	Deposit Insurance Fund . . . . .	1 00	5,503 80
21	All other assets . . . . .	32,997 82	46,201 54
22	<b>Total</b> . . . . .	<b>\$22,419,103 45</b>	<b>\$17,688,378 51</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$13,688,194 65	\$15,626,432 05
24	Special Notice Account deposits . . . . .	6,402,421 10	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	64,864 00	141,911 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	71,247 47	34,674 68
31	Due to mortgagors . . . . .	352,955 19	196,253 99
32	Mortgagors' payments not applied . . . . .	111,771 07	59,492 32
33	Net interim income . . . . .	83,676 30	—
34	All other liabilities . . . . .	134,294 75	501 80
35	Guaranty Fund . . . . .	782,500 00	843,800 00
36	Percentage to total deposits . . . . .	3.88	5.35
37	Other surplus accounts . . . . .	727,178 92	785,312 67
38	Percentage to total deposits . . . . .	3.61	4.98
39	<b>Total</b> . . . . .	<b>\$22,419,103 45</b>	<b>\$17,688,378 51</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	9,448	9,480
41	Number of deposit accounts opened during period . . . . .	1,255	1,121
42	Number of deposit accounts closed during period . . . . .	1,088	949
43	Number of accounts October 31, 1967 . . . . .	9,615	9,652
44	†Last rates of dividends, including extras, paid for year . . . . .	4.30-4.80	4½
45	Amount of all dividends paid during period . . . . .	\$848,058 28	\$652,105 96
46	Number of deposits made during period . . . . .	30,072	26,916
47	Number of withdrawals made during period . . . . .	16,784	15,710
48	Amount deposited during period . . . . .	\$7,258,290 23	\$4,542,967 50
49	Amount withdrawn during period . . . . .	\$7,034,749 58	\$4,426,188 53
50	Average amount in each account . . . . .	\$2,090 00	\$1,604 00
51	Number of real estate loans October 31 . . . . .	1,300	1,695
52	Average real estate loan . . . . .	\$13,069 00	\$7,505 00
53	Number of other loans October 31 . . . . .	486	512
54	Average other loan . . . . .	\$1,472 00	\$955 00
55	*Gross income received during period . . . . .	\$1,142,244 64	\$863,793 92
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$96,298 95	\$98,448 06
57	*Bank building occupancy . . . . .	29,628 35	30,226 06
58	Advertising . . . . .	6,538 63	12,304 89
59	Contributions, etc. . . . .	2,551 79	1,965 09
60	State tax . . . . .	12,151 01	9,132 11
61	Miscellaneous . . . . .	60,045 91	39,699 73
62	Total of above costs per \$1,000 of deposits . . . . .	10 31	12 27

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



BROCKTON		BROOKLINE		CAMBRIDGE	
BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK	
\$295,899 66	\$219,846 96	\$354,741 01	\$377,151 48	\$141,386 31	1
496,638 20	234,612 83	1,269,879 88	775,381 19	621,922 56	2
6,642,162 50	5,735,641 61	5,434,711 88	11,499,142 19	14,346,329 89	3
—	—	—	4,587,344 86	—	4
5,168,089 47	261,280 10	9,143,301 35	5,804,805 01	14,307,881 59	5
2,299,896 97	1,826,452 40	3,521,191 00	3,513,635 10	4,625,448 78	6
27,059,849 69	19,865,125 47	46,919,869 62	98,505,345 82	61,685,869 01	7
6,004,099 39	2,241,118 25	6,074,546 67	3,428,732 61	9,944,030 70	8
7,769,819 55	12,857 45	2,217,277 94	4,856,135 72	—	9
932,850 30	729,556 09	—	5,919,064 31	2,483,030 87	10
572,221 68	449,540 61	—	27,180,343 31	2,392,822 33	11
710,239 67	433,081 59	—	333,356 07	—	12
1,565,182 60	556,047 68	1,053,304 87	1,096,657 60	276,001 03	13
306,617 18	69,205 80	79,751 81	344,491 32	304,875 64	14
140,958 28	94,808 51	137,406 02	106,913 33	148,085 14	15
45,834 91	121,635 88	67,111 75	16,804 79	551 43	16
4,267 05	252,884 69	—	—	—	17
81,575 43	65,328 54	227,188 67	366,821 07	299,803 64	18
62,027 05	40,107 94	79,931 28	181,930 26	84,700 41	19
1 00	1 00	—	—	1 00	20
34,516 87	15,890 94	33,589 20	40,518 35	444,089 58	21
<b>\$60,192,747 45</b>	<b>\$33,225,024 34</b>	<b>\$76,613,802 95</b>	<b>\$168,934,574 39</b>	<b>\$111,506,829 91</b>	<b>22</b>
\$38,193,559 70	\$21,669,385 21	\$61,319,901 09	\$89,869,208 12	\$99,306,174 37	23
15,784,135 70	7,323,294 09	6,171,918 75	60,598,168 05	—	24
—	—	—	—	—	25
—	—	—	—	—	26
33,992 50	120,131 50	396,080 50	—	517,154 00	27
—	—	—	—	—	28
—	—	—	—	—	29
172,440 99	55,814 88	188 01	683,595 95	84,265 90	30
151,487 50	660,131 26	1,375,054 57	1,724,495 94	70,108 44	31
470,914 10	248,072 91	673,306 53	781,497 40	467,436 83	32
113,826 76	185,005 46	217,547 93	618,848 16	343,055 01	33
264,784 42	55,047 99	90,964 63	21,898 28	63,057 90	34
2,723,400 00	1,576,250 00	3,739,500 00	7,845,600 00	5,561,800 00	35
5.04	5.41	5.51	5.21	5.57	36
2,284,205 78	1,331,891 04	2,629,340 94	6,791,262 49	5,093,777 46	37
4.23	4.57	3.87	4.51	5.10	38
<b>\$60,192,747 45</b>	<b>\$33,225,024 34</b>	<b>\$76,613,802 95</b>	<b>\$168,934,574 39</b>	<b>\$111,506,829 91</b>	<b>39</b>
25,402	12,179	29,818	40,985	36,738	40
3,542	1,264	3,981	6,280	3,793	41
3,882	1,616	4,620	6,197	4,187	42
25,062	11,827	29,179	41,068	36,344	43
4½-5	4½-5	4½-4¾	4½-5	4¾	44
\$2,308,847 76	\$1,245,399 32	\$2,863,107 40	\$6,798,828 83	\$4,476,910 48	45
73,457	26,547	89,894	108,332	108,266	46
38,066	16,245	48,231	86,130	69,617	47
\$14,368,736 56	\$6,741,881 40	\$25,041,146 36	\$45,798,093 52	\$25,480,591 67	48
\$14,690,034 00	\$7,090,895 89	\$24,601,269 11	\$45,908,255 77	\$24,616,402 08	49
\$2,154 00	\$2,451 00	\$2,313 00	\$3,664 00	\$2,732 00	50
3,438	1,893	2,168	8,567	5,437	51
\$12,315 00	\$12,308 00	\$25,467 00	\$16,329 00	\$13,960 00	52
1,594	680	232	1,006	185	53
\$1,427 00	\$1,455 00	\$4,540 00	\$1,421 00	\$1,491 00	54
\$3,116,244 36	\$1,616,400 12	\$3,915,143 38	\$8,123,408 43	\$5,577,009 93	55
\$276,030 19	\$167,503 98	\$372,887 17	\$416,784 35	\$286,593 68	56
86,973 72	29,055 39	85,509 29	74,005 18	55,830 72	57
22,738 72	10,856 26	24,499 19	18,697 10	15,873 15	58
4,650 00	5,846 55	8,646 47	19,777 06	20,705 55	59
33,517 51	22,852 81	39,730 82	109,348 43	70,993 83	60
118,038 19	83,422 51	156,420 53	211,705 81	169,711 05	61
10 04	11 02	10 19	5 65	6 24	62

		CAMBRIDGE	
		EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$170,581 47	\$126,747 04
2	Due from banks . . . . .	430,631 36	290,951 27
3	U. S. Government obligations, direct and fully guaranteed . . . . .	9,171,385 75	9,342,728 41
4	State, county and municipal obligations . . . . .	9,950 00	—
5	Other bonds, notes and debentures . . . . .	4,214,421 83	3,376,580 23
6	Bank and fire insurance company stocks, etc. . . . .	1,878,477 89	674,493 04
7	Real estate loans (conventional) . . . . .	31,750,862 84	25,622,406 78
8	G.I. loans (in-state) . . . . .	1,749,878 82	4,983,200 95
9	F.H.A. loans (in-state) . . . . .	39,972 86	1,661,387 78
10	G.I. loans (out-of-state) . . . . .	181,905 16	1,167,489 40
11	F.H.A. loans (out-of-state) . . . . .	293,947 13	4,036,583 76
12	Personal loans . . . . .	170,663 45	—
13	Other loans . . . . .	382,856 94	326,898 97
14	Banking premises . . . . .	441,138 39	106,379 46
15	Furniture and fixtures . . . . .	83,353 15	70,686 24
16	Other real estate owned, etc. . . . .	42,719 22	293,714 29
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	50,584 60	56,913 29
19	Mutual Savings Central Fund, Inc. . . . .	67,034 67	58,254 09
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	12,299 59	19,350 65
22	<b>Total</b> . . . . .	<b>\$51,142,666 12</b>	<b>\$52,214,766 65</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$45,585,235 60	\$36,900,667 54
24	Special Notice Account deposits . . . . .	—	9,303,577 33
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	284,145 50	76,277 50
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	67,376 72	85,153 32
31	Due to mortgagors . . . . .	231,431 10	87,459 75
32	Mortgagors' payments not applied . . . . .	325,620 24	339,810 22
33	Net interim income . . . . .	62,491 11	134,912 30
34	All other liabilities . . . . .	25,481 88	12,561 64
35	Guaranty Fund . . . . .	2,617,349 17	2,513,287 00
36	Percentage to total deposits . . . . .	5.71	5.43
37	Other surplus accounts . . . . .	1,943,534 80	2,761,060 05
38	Percentage to total deposits . . . . .	4.24	5.97
39	<b>Total</b> . . . . .	<b>\$51,142,666 12</b>	<b>\$52,214,766 65</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	15,747	13,640
41	Number of deposit accounts opened during period . . . . .	2,499	2,196
42	Number of deposit accounts closed during period . . . . .	2,499	1,980
43	Number of accounts October 31, 1967 . . . . .	15,747	13,856
44	†Last rates of dividends, including extras, paid for year . . . . .	4 3/4	4 1/2 - 5
45	Amount of all dividends paid during period . . . . .	\$2,043,182 24	\$2,022,914 45
46	Number of deposits made during period . . . . .	42,220	34,005
47	Number of withdrawals made during period . . . . .	18,734	20,973
48	Amount deposited during period . . . . .	\$10,402,436 18	\$17,164,624 34
49	Amount withdrawn during period . . . . .	\$10,134,096 01	\$16,647,762 39
50	Average amount in each account . . . . .	\$2,895 00	\$3,335 00
51	Number of real estate loans October 31 . . . . .	2,204	2,825
52	Average real estate loan . . . . .	\$15,434 00	\$13,264 00
53	Number of other loans October 31 . . . . .	416	227
54	Average other loan . . . . .	\$1,331 00	\$1,440 00
55	*Gross income received during period . . . . .	\$2,583,661 02	\$2,644,373 35
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$196,166 72	\$199,412 04
57	*Bank building occupancy . . . . .	65,989 93	23,878 36
58	Advertising . . . . .	14,147 72	13,773 11
59	Contributions, etc. . . . .	10,765 30	3,550 00
60	State tax . . . . .	31,869 30	32,279 90
61	Miscellaneous . . . . .	67,466 95	90,361 37
62	Total of above costs per \$1,000 of deposits . . . . .	8 48	7 86

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

CANTON	CHELSEA		CHICOPEE	CLINTON	
THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK	CLINTON SAVINGS BANK	
\$38,800 43	\$276,192 02	\$127,442 71	\$147,980 36	\$72,764 32	1
155,964 43	545,687 72	392,151 90	231,086 43	38,689 68	2
622,514 72	14,666,121 71	3,801,095 05	3,425,508 00	2,114,654 41	3
—	—	—	—	—	4
1,233,547 71	8,162,431 20	1,534,955 54	5,313,187 33	2,723,929 51	5
341,783 72	326,005 05	975,921 01	93,407 84	47,000 00	6
5,194,521 51	35,987,972 56	11,917,370 90	12,754,314 64	12,031,901 31	7
1,033,572 67	3,458,370 19	1,329,182 41	5,513,005 26	1,014,685 64	8
—	701,038 06	294,373 73	4,779,135 33	—	9
—	—	250,301 77	298,933 34	—	10
186,971 66	62,906 92	15,851 58	535,674 15	353,182 21	11
117,498 34	696,088 20	264,836 03	372,129 98	—	12
57,998 53	333,778 42	193,670 95	545,855 02	686,467 33	13
14,524 48	116,985 96	29,478 40	125,367 00	56,864 94	14
—	—	—	46,445 78	11,352 53	15
144 00	—	1,824 11	—	1,870 91	16
—	62,105 31	4,358 00	—	—	17
10,213 06	87,956 11	27,061 17	32,207 47	23,929 88	18
1 00	1 00	1 00	1 00	3,077 00	19
10,064 88	88,185 37	116,420 77	39,301 36	6,586 10	20
\$9,018,121 14	\$65,571,825 80	\$21,276,297 04	\$34,253,540 29	\$19,186,955 77	21
\$7,073,517 35	\$53,976,787 87	\$19,057,343 20	\$24,829,952 13	\$15,973,505 71	22
898,816 49	3,925,334 78	—	4,870,259 64	1,579,856 57	23
—	—	—	—	—	24
—	—	—	—	—	25
380 00	372,076 00	—	22,636 50	27,809 00	26
—	—	—	—	—	27
35,278 95	15,373 27	1,774 93	97,475 92	6,334 94	28
122,954 97	1,181,876 41	194,175 99	469,176 60	195,650 18	29
64,688 75	316,753 26	234,687 24	733,288 15	29,358 07	30
29,907 00	96,900 20	9,030 24	468,590 91	34,178 61	31
8,211 28	70,117 32	8,918 61	162,252 38	283 68	32
429,389 00	3,820,000 00	1,044,200 00	1,268,758 46	986,614 62	33
5.39	6.55	5.48	4.27	5.61	34
354,977 35	1,796,606 69	726,166 83	1,331,149 60	353,364 39	35
4.45	3.08	3.81	4.48	2.01	36
\$9,018,121 14	\$65,571,825 80	\$21,276,297 04	\$34,253,540 29	\$19,186,955 77	37
4,436	24,231	7,572	12,186	9,291	38
574	3,481	1,315	1,332	910	39
389	4,868	790	1,317	880	40
4,621	22,844	8,097	12,201	9,321	41
4 1/4-4 3/4	4 1/2-5	4.75	4 1/2-4 3/4	4 3/4-4 1/2	42
\$311,009 04	\$2,451,143 46	\$816,860 72	\$1,259,466 50	\$722,601 99	43
12,305	66,066	23,402	34,440	24,443	44
6,455	34,194	12,461	13,827	12,824	45
\$2,734,579 33	\$14,244,194 42	\$4,453,274 23	\$7,241,646 70	\$4,336,047 20	46
\$2,333,042 24	\$14,221,051 56	\$3,620,128 03	\$6,809,806 12	\$4,115,656 98	47
\$1,725 00	\$2,535 00	\$2,354 00	\$2,415 00	\$1,883 00	48
595	3,847	1,328	2,548	1,545	49
\$10,467 00	\$10,436 00	\$10,385 00	\$9,372 00	\$8,672 00	50
246	439	155	804	478	51
\$1,237 00	\$1,729 00	\$1,811 00	\$1,142 00	\$1,436 00	52
\$444,681 34	\$3,124,806 99	\$1,051,700 30	\$1,658,683 89	\$955,097 56	53
\$41,169 98	\$252,392 24	\$84,391 25	\$126,266 49	\$62,581 90	54
11,282 55	55,085 08	30,973 22	21,015 48	19,927 78	55
5,352 35	18,845 71	13,562 18	16,041 97	2,111 56	56
410 00	5,867 83	1,462 34	1,250 00	596 21	57
4,477 47	42,000 00	12,963 79	19,632 02	11,464 28	58
26,518 60	138,415 97	54,039 05	62,445 03	26,729 64	59
11 19	8 85	10 37	8 30	7 03	60

		COHASSET	CONCORD
		COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$23,950 77	\$155,054 48
2	Due from banks . . . . .	273,583 61	482,351 26
3	U. S. Government obligations, direct and fully guaranteed . . . . .	863,352 55	2,232,914 40
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,672,734 15	3,424,379 26
6	Bank and fire insurance company stocks, etc. . . . .	287,662 10	1,577,462 45
7	Real estate loans (conventional) . . . . .	5,953,138 61	23,029,686 77
8	G.I. loans (in-state) . . . . .	1,223,069 35	1,326,678 69
9	F.H.A. loans (in-state) . . . . .	449,059 12	1,106,815 01
10	G.I. loans (out-of-state) . . . . .	—	416,489 71
11	F.H.A. loans (out-of-state) . . . . .	—	906,602 05
12	Personal loans . . . . .	—	264,406 15
13	Other loans . . . . .	250,916 02	990,439 24
14	Banking premises . . . . .	26,330 35	162,400 98
15	Furniture and fixtures . . . . .	26,989 44	72,177 30
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	8,752 16	—
19	Mutual Savings Central Fund, Inc. . . . .	12,370 67	27,493 50
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	12,451 54	216,068 32
22	<b>Total</b> . . . . .	<b>\$11,084,361 44</b>	<b>\$36,391,420 57</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$9,566,088 79	\$24,793,408 97
24	Special Notice Account deposits . . . . .	—	6,983,844 10
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	—	97,419 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	—	87,845 32
31	Due to mortgagors . . . . .	102,526 19	1,378,641 20
32	Mortgagors' payments no applied . . . . .	346,066 89	116,597 92
33	Net interim income . . . . .	170,789 03	152,498 21
34	All other liabilities . . . . .	2,006 12	131,802 74
35	Guaranty Fund . . . . .	523,000 00	1,299,500 00
36	Percentage to total deposits . . . . .	5.47	4.08
37	Other surplus accounts . . . . .	373,884 42	1,349,863 11
38	Percentage to total deposits . . . . .	3.91	4.23
39	<b>Total</b> . . . . .	<b>\$11,084,361 44</b>	<b>\$36,391,420 57</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	4,718	15,675
41	Number of deposit accounts opened during period . . . . .	430	2,348
42	Number of deposit accounts closed during period . . . . .	457	1,754
43	Number of accounts October 31, 1967 . . . . .	4,691	16,269
44	†Last rates of dividends, including extras, paid for year . . . . .	4½	4¼-4¾
45	Amount of all dividends paid during period . . . . .	\$411,744 24	\$1,292,622 05
46	Number of deposits made during period . . . . .	9,661	52,206
47	Number of withdrawals made during period . . . . .	5,891	27,059
48	Amount deposited during period . . . . .	\$2,617,729 65	\$13,968,730 70
49	Amount withdrawn during period . . . . .	\$2,912,041 01	\$12,844,611 55
50	Average amount in each account . . . . .	\$2,039 00	\$1,952 00
51	Number of real estate loans October 31 . . . . .	705	1,771
52	Average real estate loan . . . . .	\$10,816 00	\$15,125 00
53	Number of other loans October 31 . . . . .	124	572
54	Average other loan . . . . .	\$2,024 00	\$2,194 00
55	*Gross income received during period . . . . .	\$550,381 52	\$1,785,444 62
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$40,668 74	\$149,258 29
57	*Bank building occupancy . . . . .	7,816 31	35,375 84
58	Advertising . . . . .	1,284 97	15,885 29
59	Contributions, etc. . . . .	185 00	2,612 00
60	State tax . . . . .	6,286 41	26,103 20
61	Miscellaneous . . . . .	22,143 94	92,507 31
62	Total of above costs per \$1,000 of deposits . . . . .	8 19	10 12

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

CONWAY	DANVERS	DEDHAM	EAST BRIDGE- WATER	EAST- HAMPTON	
CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	
\$8,454 74	\$225,154 42	\$363,548 95	\$71,703 11	\$54,558 04	1
305,696 79	1,317,896 81	834,263 66	201,367 79	462,986 17	2
1,449,305 18	5,296,257 63	13,512,651 02	1,965,500 11	7,363,550 56	3
25,302 72	—	24,000 00	—	—	4
201,611 17	2,853,019 60	5,099,927 42	1,208,015 93	966,000 00	5
262,124 26	1,307,130 30	1,964,445 03	229,157 45	2,307,911 04	6
4,792,786 55	19,985,911 81	38,872,226 50	8,758,594 64	21,730,501 66	7
195,566 34	6,081,017 28	3,314,008 13	740,995 28	2,878,140 30	8
—	2,797,077 20	2,536,119 69	—	2,712,018 48	9
66,737 50	—	2,441,580 30	477,032 41	2,057,262 02	10
—	—	2,461,319 02	457,793 86	3,492,161 17	11
18,133 89	334,015 75	212,423 29	236,022 02	78,422 50	12
242,629 21	946,616 51	656,282 03	192,036 37	452,605 43	13
—	79,899 15	177,202 81	103,560 00	127,716 76	14
7,027 79	42,779 02	170,477 53	28,251 65	70,499 66	15
9,622 56	12,406 94	827 83	—	23,976 04	16
1,430 68	—	—	—	3,256 36	17
—	34,965 10	25,206 62	—	76,760 28	18
4,783 65	38,167 97	67,197 13	21,044 89	31,843 05	19
1 00	9,889 42	1 00	—	13,459 60	20
627 84	2,169 34	17,296 98	12,827 44	25,961 20	21
\$7,591,841 87	\$41,364,374 25	\$72,751,004 94	\$14,703,903 95	\$44,929,590 32	22
\$4,769,191 94	\$27,728,096 74	\$49,136,933 97	\$13,019,587 71	\$20,250,305 13	23
2,118,567 94	8,478,085 63	15,983,756 42	—	19,074,068 64	24
—	—	—	—	—	25
—	148,659 00	171,238 00	74,787 25	47,808 00	26
—	—	—	—	—	27
—	—	—	—	—	28
16,043 25	76,716 58	94,427 66	55,552 26	137,934 09	29
55,446 86	178,364 97	675,834 93	105,576 71	510,420 75	30
61,891 44	944,836 75	325,458 21	41,241 52	1,305,227 79	31
—	171,902 44	—	43,274 49	468,447 19	32
549 25	74,450 71	37,941 61	146,863 34	6,394 71	33
258,000 00	2,021,600 00	3,020,500 00	752,600 00	1,341,700 00	34
3.75	5.56	4.63	5.75	3.41	35
312,151 19	1,541,661 43	3,304,914 14	464,420 67	1,787,284 02	36
4.53	4.24	5.06	3.55	4.54	37
\$7,591,841 87	\$41,364,374 25	\$72,751,004 94	\$14,703,903 95	\$44,929,590 32	38
—	—	—	—	—	39
2,648	15,775	25,260	7,374	13,074	40
305	1,562	2,904	1,188	2,130	41
262	1,650	2,775	1,006	1,896	42
2,691	15,687	25,389	7,556	13,308	43
4½-4¾	4½-5	4½-4¾	4½	4½-5	44
\$298,659 75	\$1,572,782 51	\$2,828,699 39	\$552,059 61	\$1,667,451 66	45
3,326	41,819	67,518	20,552	38,643	46
1,659	25,579	34,708	12,011	18,331	47
\$1,219,638 54	\$10,360,373 13	\$17,998,552 00	\$3,587,037 74	\$10,859,114 77	48
\$1,196,950 30	\$10,525,708 58	\$18,418,014 55	\$3,570,368 49	\$9,540,414 90	49
\$2,560 00	\$2,298 00	\$2,565 00	\$1,722 00	\$2,955 00	50
784	2,664	3,894	1,264	3,099	51
\$6,448 00	\$10,835 00	\$12,744 00	\$8,255 00	\$10,606 00	52
236	1,016	421	431	384	53
\$1,105 00	\$1,260 00	\$2,063 00	\$993 00	\$1,383 00	54
\$374,728 84	\$2,060,292 22	\$3,599,603 51	\$739,422 19	\$2,117,232 42	55
—	—	—	—	—	56
\$33,680 69	\$158,253 51	\$244,082 00	\$84,129 30	\$154,820 33	57
1,796 61	34,937 49	54,055 29	22,320 74	24,592 21	58
1,009 06	20,098 56	13,014 80	4,303 66	8,967 04	59
235 00	3,279 00	3,050 00	1,822 23	5,295 81	60
4,493 17	23,206 61	47,134 17	9,112 39	5,865 00	61
14,235 23	78,329 10	122,406 59	35,461 97	64,241 54	62
8 05	8 79	7 43	12 06	6 71	63

		EASTON	EDGARTOWN
		NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$53,763 36	\$5,534 88
2	Due from banks . . . . .	200,305 36	281,444 95
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,243,942 93	979,736 98
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,117,661 00	240,587 16
6	Bank and fire insurance company stocks, etc. . . . .	667,103 24	41,636 92
7	Real estate loans (conventional) . . . . .	7,070,300 82	4,131,603 73
8	G.I. loans (in-state) . . . . .	1,012,936 20	—
9	F.H.A. loans (in-state) . . . . .	443,473 29	3,896 01
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	55,630 15	60,345 86
13	Other loans . . . . .	181,905 24	253,559 34
14	Banking premises . . . . .	337,688 94	19,912 33
15	Furniture and fixtures . . . . .	4,227 78	227 89
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	14,066 47	778 03
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	5,215 53	—
22	<b>Total</b> . . . . .	<b>\$12,408,221 31</b>	<b>\$6,019,265 08</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$8,756,982 59	\$3,543,803 57
24	Special Notice Account deposits . . . . .	2,074,559 86	2,190,112 96
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	29,431 00	4,232 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	11,475 71	6,799 92
31	Due to mortgagors . . . . .	201,043 92	81,755 03
32	Mortgagors' payments not applied . . . . .	82,077 80	9,142 88
33	Net interim income . . . . .	31,082 52	9,207 95
34	All other liabilities . . . . .	10,394 14	2,466 19
35	Guaranty Fund . . . . .	625,700 00	95,916 95
36	Percentage to total deposits . . . . .	5.76	1.67
37	Other surplus accounts . . . . .	585,473 77	75,827 63
38	Percentage to total deposits . . . . .	5.39	1.32
39	<b>Total</b> . . . . .	<b>\$12,408,221 31</b>	<b>\$6,019,265 08</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	5,079	2,462
41	Number of deposit accounts opened during period . . . . .	779	322
42	Number of deposit accounts closed during period . . . . .	451	146
43	Number of accounts October 31, 1967 . . . . .	5,407	2,638
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
45	Amount of all dividends paid during period . . . . .	\$452,263 67	\$231,868 17
46	Number of deposits made during period . . . . .	13,477	5,111
47	Number of withdrawals made during period . . . . .	6,953	2,590
48	Amount deposited during period . . . . .	\$3,236,846 66	\$2,217,700 86
49	Amount withdrawn during period . . . . .	\$2,976,520 31	\$1,785,610 13
50	Average amount in each account . . . . .	\$1,999 00	\$2,150 00
51	Number of real estate loans October 31 . . . . .	980	638
52	Average real estate loan . . . . .	\$8,701 00	\$6,482 00
53	Number of other loans October 31 . . . . .	199	209
54	Average other loan . . . . .	\$1,124 00	\$1,502 00
55	*Gross income received during period . . . . .	\$604,152 40	\$304,219 56
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$61,516 06	\$19,711 76
57	*Bank building occupancy . . . . .	21,752 57	2,092 95
58	Advertising . . . . .	6,921 17	1,624 68
59	Contributions, etc. . . . .	175 00	559 47
60	State tax . . . . .	7,042 80	3,819 22
61	Miscellaneous . . . . .	28,635 73	15,785 18
62	Total of above costs per \$1,000 of deposits . . . . .	11 64	7 61

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

EVERETT		FAIRHAVEN		FALL RIVER	
EVERETT'S SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	
\$113,836 55	\$162,428 63	\$170,513 36	\$146,959 13	\$195,645 73	1
244,153 79	700,073 06	652,734 44	614,893 10	453,908 92	2
4,127,886 37	12,334,163 42	15,464,544 40	9,146,882 21	3,786,160 50	3
—	310,571 73	25,000 00	46,000 00	—	4
1,959,205 03	4,413,311 12	3,411,888 78	7,261,943 61	4,927,949 12	5
978,557 39	2,830,044 07	2,790,770 68	932,105 35	1,372,604 59	6
13,846,004 39	42,500,270 71	15,547,150 35	18,744,801 83	18,843,471 30	7
623,646 45	1,660 45	5,471,282 76	1,938,650 18	1,134,399 11	8
1,525,546 61	—	9,583,271 11	824,718 77	1,270,977 46	9
3,391,553 36	—	553,310 15	3,158,580 49	1,879,111 28	10
1,069,060 15	—	2,490,875 24	2,197,790 02	1,914,294 07	11
106,782 36	618,708 64	119,678 42	—	305,328 24	12
123,923 50	789,461 80	448,984 75	404,468 52	1,115,269 12	13
83,779 30	175,962 92	261,196 17	131,649 91	199,640 10	14
43,761 12	108,768 92	56,771 85	24,415 28	49,688 05	15
14,874 86	16,141 58	1,273 27	647 77	—	16
58 37	396 34	—	—	—	17
26,787 09	—	—	—	—	18
31,051 15	31,927 49	78,468 16	66,382 94	28,523 16	19
1 00	20,034 64	13,210 45	1 00	1 00	20
2,258 30	103,622 74	32,363 49	7,423 90	13,986 24	21
\$28,312,527 14	\$65,117,548 26	\$57,173,287 83	\$45,648,314 01	\$37,490,957 99	22
\$22,678,207 47	\$43,222,026 11	\$38,246,863 00	\$31,891,747 84	\$23,923,730 90	23
2,636,050 22	15,403,018 23	11,863,311 95	8,613,201 22	9,061,138 42	24
—	—	—	—	—	25
—	—	—	—	—	26
272,410 75	8,636 00	62,686 50	8,391 00	55,965 00	27
—	—	—	—	—	28
—	—	—	—	—	29
30,230 91	71,006 58	124,922 90	123,437 74	143,939 54	30
135,238 76	492,542 26	57,616 12	298,875 80	472,439 74	31
161,714 31	264,536 56	171,344 45	65,358 32	104,651 46	32
48,427 80	169,010 15	359,205 07	128,904 77	—	33
16,723 25	23,297 21	14,506 17	10,560 26	6,636 98	34
1,226,400 00	1,925,000 00	3,668,555 34	2,936,331 14	1,881,057 70	35
4.79	3.28	7.31	7.25	5.69	36
1,107,123 67	3,538,475 16	2,604,276 33	1,571,505 92	1,841,398 25	37
4.33	6.03	5.19	3.88	5.57	38
\$28,312,527 14	\$65,117,548 26	\$57,173,287 83	\$45,648,314 01	\$37,490,957 99	39
11,999	17,578	16,660	15,380	14,495	40
1,902	2,384	1,458	1,347	1,479	41
1,515	1,768	2,016	1,532	1,786	42
12,386	18,194	16,102	15,195	14,188	43
4½-5	4½-4¾	4½-5	4½-5	4½-5	44
\$1,052,350 70	\$2,576,586 21	\$2,714,048 51	\$1,758,403 78	\$1,423,922 65	45
32,309	45,177	27,462	30,455	36,026	46
14,039	26,311	17,302	13,282	16,063	47
\$7,625,921 98	\$20,307,840 04	\$11,407,406 70	\$8,351,680 89	\$9,212,882 94	48
\$6,365,443 73	\$18,350,131 60	\$11,565,291 14	\$8,241,913 30	\$7,435,626 60	49
\$2,038 00	\$3,222 00	\$3,112 00	\$2,658 00	\$2,325 00	50
1,885	5,541	3,416	2,615	2,221	51
\$10,852 00	\$7,670 00	\$9,850 00	\$10,273 00	\$11,275 00	52
219	1,416	493	279	613	53
\$1,053 00	\$994 00	\$1,153 00	\$1,450 00	\$2,317 00	54
\$1,364,895 56	\$3,296,742 91	\$2,840,815 10	\$2,252,902 54	\$1,920,871 49	55
\$120,933 54	\$171,262 52	\$171,344 10	\$131,033 71	\$128,063 76	56
22,035 73	17,400 12	44,229 10	31,075 12	31,735 36	57
17,029 25	7,071 85	15,239 68	8,671 79	11,062 48	58
1,020 00	2,885 00	3,700 00	6,790 35	5,696 73	59
18,795 21	46,750 25	41,283 21	35,044 82	24,230 92	60
42,926 57	116,193 22	102,545 42	64,699 19	66,645 43	61
8 80	6 17	7 55	6 86	8 10	62

		FALL RIVER	FITCHBURG
		UNION SAVINGS BANK	FITCHBURG SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$123,112 15	\$167,777 79
2	Due from banks . . . . .	703,647 80	456,163 71
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,785,989 00	2,350,733 23
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	3,701,135 00	4,776,046 50
6	Bank and fire insurance company stocks, etc. . . . .	788,408 93	2,525,042 18
7	Real estate loans (conventional) . . . . .	17,486,877 62	27,495,062 91
8	G.I. loans (in-state) . . . . .	391,119 48	4,702,835 32
9	F.H.A. loans (in-state) . . . . .	22,853 70	6,916,394 80
10	G.I. loans (out-of-state) . . . . .	—	1,683,922 80
11	F.H.A. loans (out-of-state) . . . . .	—	1,400,830 30
12	Personal loans . . . . .	—	2,135,426 31
13	Other loans . . . . .	627,586 54	1,124,084 37
14	Banking premises . . . . .	106,850 00	583,808 50
15	Furniture and fixtures . . . . .	4,920 00	174,022 07
16	Other real estate owned, etc. . . . .	19,082 93	140,923 62
17	Taxes and insurance paid on mortgaged properties . . . . .	2,853 99	—
18	Mortgage acquisition costs . . . . .	—	6,010 06
19	Mutual Savings Central Fund, Inc. . . . .	42,106 13	53,597 22
20	Deposit Insurance Fund . . . . .	1 00	—
21	All other assets . . . . .	8,252 92	42,680 36
22	<b>Total</b> . . . . .	<b>\$27,814,797 19</b>	<b>\$56,735,362 05</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$19,620,176 65	\$31,210,868 24
24	Special Notice Account deposits . . . . .	5,075,711 60	19,536,715 84
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	56,916 00	85,351 30
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	17,422 77	265,547 15
31	Due to mortgagors . . . . .	265,647 33	502,837 30
32	Mortgagors' payments not applied . . . . .	71,243 49	317,203 32
33	Net interim income . . . . .	605,982 04	268,629 74
34	All other liabilities . . . . .	16,982 56	41,414 22
35	Guaranty Fund . . . . .	1,555,500 00	2,509,000 00
36	Percentage to total deposits . . . . .	6.28	4.94
37	Other surplus accounts . . . . .	529,214 75	1,997,794 94
38	Percentage to total deposits . . . . .	2.14	3.93
39	<b>Total</b> . . . . .	<b>\$27,814,797 19</b>	<b>\$56,735,362 05</b>
	<b>General Information</b>		
40	Number of deposit accounts October 31, 1966 . . . . .	10,323	22,582
41	Number of deposit accounts opened during period . . . . .	754	4,957
42	Number of deposit accounts closed during period . . . . .	1,072	2,888
43	Number of accounts October 31, 1967 . . . . .	10,005	24,651
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
45	Amount of all dividends paid during period . . . . .	\$1,044,128 08	2,227,921 52
46	Number of deposits made during period . . . . .	20,483	65,460
47	Number of withdrawals made during period . . . . .	9,727	35,615
48	Amount deposited during period . . . . .	\$4,802,759 81	\$14,410,003 91
49	Amount withdrawn during period . . . . .	\$4,431,552 64	\$12,173,191 73
50	Average amount in each account . . . . .	\$2,468 00	\$2,059 00
51	Number of real estate loans October 31 . . . . .	1,858	4,137
52	Average real estate loan . . . . .	\$9,634 00	\$10,200 00
53	Number of other loans October 31 . . . . .	507	2,535
54	Average other loan . . . . .	\$1,238 00	\$1,286 00
55	*Gross income received during period . . . . .	\$1,401,091 28	\$2,951,539 64
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
56	Salaries, fees, bonuses, etc. . . . .	\$110,081 79	\$258,978 26
57	*Bank building occupancy . . . . .	26,816 63	75,562 22
58	Advertising . . . . .	13,368 40	25,723 66
59	Contributions, etc. . . . .	5,940 93	2,707 50
60	State tax . . . . .	16,450 68	31,399 39
61	Miscellaneous . . . . .	46,642 71	136,008 70
62	Total of above costs per \$1,000 of deposits . . . . .	8 88	10 45

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



FITCHBURG	FOX-BOROUGH	FRAMINGHAM	FRANKLIN	GARDNER	
THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	
\$415,205 00	\$17,893 26	\$128,904 86	\$77,098 13	\$88,117 01	1
1,225,803 50	139,745 26	261,557 61	260,040 34	314,579 45	2
7,290,717 91	1,114,816 91	3,784,266 70	1,963,793 97	11,442,451 26	3
316,884 73					4
3,859,869 08	1,049,547 73	4,807,379 31	251,007 44	1,640,712 38	5
3,124,456 18	357,352 79	2,137,240 44	576,437 70	2,169,692 21	6
34,239,863 15	6,022,393 66	26,273,274 49	8,229,067 08	21,646,576 05	7
1,803,151 29	715,437 30	2,102,122 24	927,540 67	293,908 37	8
3,418,328 70	194,120 16	3,063,781 37	486,302 66		9
532,806 61	—	2,515,414 11	642,857 15	—	10
619,413 61	—	5,210,988 32	534,951 47	—	11
114,543 70	86,446 34	2,899,021 44	362,838 38	5,808 26	12
629,661 36	204,193 34	1,853,627 89	382,211 73	124,910 35	13
509,095 55	73,529 71	270,715 28	67,708 64	62,229 20	14
84,032 15	45,632 24	153,293 24	39,438 03	33,352 67	15
55,978 05	24,966 22	—	—	—	16
2,063 99	76 27	3,425 79	134 57	—	17
—	—	—	11,055 28	109,411 56	18
79,227 99	10,067 99	27,532 48	12,677 79	49,889 74	19
1 00	1 00	1 00	1 00	1 00	20
15,650 83	106,964 84	14,302 14	1,667 42	3,868 50	21
<b>\$58,336,754 38</b>	<b>\$10,163,185 02</b>	<b>\$55,506,848 71</b>	<b>\$14,826,829 45</b>	<b>\$37,985,508 01</b>	<b>22</b>
\$33,048,809 30	\$7,953,801 34	\$37,236,998 48	\$9,506,589 58	\$33,331,906 36	23
18,195,199 45	1,158,873 60	13,008,541 97	3,485,212 87	—	24
19,099 60	—	—	53,885 49	66,467 25	25
—	—	—	—	—	26
103,876 00	3,606 00	168,205 00	36,082 00	110,690 25	27
—	—	—	—	—	28
—	—	—	—	—	29
11,501 45	28,388 07	446,027 94	70,740 46	—	30
327,297 34	93,082 23	894,368 99	90,140 91	113,858 39	31
514,273 30	34,316 13	74,382 38	234,021 40	71,288 68	32
246,047 19	31,398 85	215,128 82	208,139 28	146,804 06	33
18,886 88	60,438 82	94,677 50	15,524 69	5,692 74	34
3,000,000 00	421,848 15	1,818,350 00	640,477 38	1,892,900 00	35
5.84	4.63	3.61	4.89	5.65	36
2,851,763 87	377,431 83	1,550,167 63	486,015 39	2,245,900 28	37
5.55	4.14	3.07	3.71	6.70	38
<b>\$58,336,754 38</b>	<b>\$10,163,185 02</b>	<b>\$55,506,848 71</b>	<b>\$14,826,829 45</b>	<b>\$37,985,508 01</b>	<b>39</b>
17,033	5,091	24,900	7,134	11,250	40
1,731	684	3,273	764	621	41
2,106	604	2,928	773	799	42
16,658	5,171	25,245	7,125	11,072	43
4½-5	4¼-4¾	4¼-4¾	4¼-4¾	4¾	44
\$2,298,578 55	\$379,326 57	\$2,055,421 28	\$522,683 71	\$1,547,804 69	45
41,711	15,595	80,625	19,462	23,862	46
22,646	7,380	41,038	11,044	12,671	47
\$10,433,904 25	\$3,714,728 84	\$19,428,081 09	\$3,552,776 63	\$5,273,803 56	48
\$10,186,148 24	\$3,582,001 66	\$17,593,952 48	\$3,365,303 44	\$5,187,056 65	49
\$3,077 00	\$1,762 00	\$1,990 00	\$1,831 00	\$3,016 00	50
3,144	896	2,802	1,247	1,092	51
\$12,917 00	\$7,737 00	\$13,978 00	\$8,677 00	\$20,092 00	52
637	214	3,828	586	98	53
\$1,168 00	\$1,358 00	\$1,242 00	\$1,271 00	\$1,334 00	54
\$3,009,741 35	\$508,565 49	\$2,875,609 60	\$726,433 24	\$1,863,844 90	55
\$184,162 83	\$46,683 03	\$220,974 15	\$67,231 16	\$99,151 20	56
75,701 16	13,372 01	39,780 54	14,553 73	18,252 33	57
33,022 39	5,498 46	44,127 73	2,399 94	8,316 95	58
6,745 83	1,122 38	9,366 29	1,088 76	3,423 23	59
18,000 00	4,097 09	40,002 35	8,100 01	25,976 04	60
187,264 54	24,606 93	205,430 35	47,081 56	49,256 58	61
9 85	10 46	11 14	10 76	6 12	62

‡Includes Daily Interest Accounts \$124,751.72.

		GEORGE- TOWN	GLOUCESTER
		GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$67,514 55	\$268,378 89
2	Due from banks . . . . .	194,564 95	396,194 63
3	U. S. Government obligations, direct and fully guaranteed . . . . .	968,416 44	4,805,433 62
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,316,878 11	429,561 39
6	Bank and fire insurance company stocks, etc. . . . .	391,870 96	1,791,281 00
7	Real estate loans (conventional) . . . . .	4,829,924 03	19,753,502 34
8	G.I. loans (in-state) . . . . .	—	3,736,335 33
9	F.H.A. loans (in-state) . . . . .	60,140 00	—
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	166,963 75	324,500 12
13	Other loans . . . . .	50,755 65	1,085,714 07
14	Banking premises . . . . .	72,673 51	175,940 82
15	Furniture and fixtures . . . . .	13,018 64	59,527 74
16	Other real estate owned, etc. . . . .	91,593 01	53,533 37
17	Taxes and insurance paid on mortgaged properties . . . . .	—	5,722 43
18	Mortgage acquisition costs . . . . .	—	1,288 85
19	Mutual Savings Central Fund, Inc. . . . .	5,224 19	24,086 90
20	Deposit Insurance Fund . . . . .	1,964 26	1 00
21	All other assets . . . . .	2,404 81	4,185 20
22	<b>Total</b> . . . . .	<b>\$8,233,906 86</b>	<b>\$32,906,207 70</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$3,446,652 97	\$29,331,335 69
24	Special Notice Account deposits . . . . .	3,924,998 40	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	19,842 00	264,610 50
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	23,731 50	33,997 03
31	Due to mortgagors . . . . .	53,437 41	350,906 05
32	Mortgagors' payments not applied . . . . .	66,704 22	243,560 26
33	Net interim income . . . . .	7,605 36	120,002 32
34	All other liabilities . . . . .	11,097 94	16,556 83
35	Guaranty Fund . . . . .	263,311 52	1,298,070 93
36	Percentage to total deposits . . . . .	3.56	4.38
37	Other surplus accounts . . . . .	416,525 54	1,247,168 09
38	Percentage to total deposits . . . . .	5.63	4.21
39	<b>Total</b> . . . . .	<b>\$8,233,906 86</b>	<b>\$32,906,207 70</b>
	<b>General Information</b>		
40	Number of deposit accounts October 31, 1966 . . . . .	4,115	14,236
41	Number of deposit accounts opened during period . . . . .	539	1,515
42	Number of deposit accounts closed during period . . . . .	426	1,217
43	Number of accounts October 31, 1967 . . . . .	4,228	14,534
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½
45	Amount of all dividends paid during period . . . . .	\$322,142 54	\$1,213,453 73
46	Number of deposits made during period . . . . .	11,788	44,553
47	Number of withdrawals made during period . . . . .	7,060	24,041
48	Amount deposited during period . . . . .	\$2,201,137 26	\$8,842,750 99
49	Amount withdrawn during period . . . . .	\$2,074,274 11	\$8,170,534 64
50	Average amount in each account . . . . .	\$1,744 00	\$2,018 00
51	Number of real estate loans October 31 . . . . .	619	2,505
52	Average real estate loan . . . . .	\$7,900 00	\$9,377 00
53	Number of other loans October 31 . . . . .	283	1,322
54	Average other loan . . . . .	\$769 00	\$1,067 00
55	*Gross income received during period . . . . .	\$400,770 11	\$1,657,833 84
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
56	Salaries, fees, bonuses, etc. . . . .	\$40,880 93	\$178,889 99
57	*Bank building occupancy . . . . .	9,111 36	35,651 20
58	Advertising . . . . .	1,517 84	20,501 39
59	Contributions, etc. . . . .	106 00	5,108 47
60	State tax . . . . .	5,198 91	17,934 58
61	Miscellaneous . . . . .	19,307 06	92,291 81
62	Total of above costs per \$1,000 of deposits . . . . .	10 32	11 94

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

GREAT BARRINGTON		GREENFIELD		HARWICH	HAVERHILL	
GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK		
\$113,609 43	\$194,962 18	\$212,148 14	\$162,307 26	\$548,209 05	1	
403,671 98	407,775 78	746,908 44	276,711 21	193,518 16	2	
4,252,381 07	8,528,923 91	5,145,534 54	5,343,203 06	9,689,930 63	3	
176,802 00	168,085 06	—	4,695 97	—	4	
2,569,417 53	1,994,435 32	1,171,942 03	5,727,508 69	5,010,911 51	5	
1,715,203 16	1,181,938 12	1,382,227 08	2,011,556 61	2,343,901 11	6	
21,074,055 83	21,937,216 81	17,066,645 78	26,645,309 48	50,026,042 05	7	
626,793 97	1,950,301 96	1,011,566 59	333,523 96	6,859,083 32	8	
138,959 29	1,272,997 98	821,995 51	128,178 66	6,305,729 82	9	
695,653 31	1,130,762 74	1,688,044 18	223,375 27	110,854 76	10	
672,295 93	1,728,156 89	2,658,924 04	1,191,643 74	—	11	
222,059 36	140,377 25	393,346 26	152,981 72	489,482 96	12	
1,347,387 84	844,610 92	661,917 62	1,446,096 27	2,700,922 75	13	
240,098 78	159,528 32	246,138 52	339,343 04	634,336 91	14	
47,566 23	45,938 77	57,811 39	94,523 20	247,614 77	15	
29,762 13	8,720 61	193,822 46	6,253 39	64,230 86	16	
6,865 32	—	371 00	271 57	8,973 89	17	
—	—	187 50	—	—	18	
27,477 54	35,106 21	29,361 12	23,799 76	68,590 20	19	
1 00	1 00	10,001 00	1 00	1 00	20	
2,258 48	15,651 92	21,145 56	5,824 59	24,296 01	21	
<b>\$34,362,320 18</b>	<b>\$41,745,491 75</b>	<b>\$33,520,038 76</b>	<b>\$44,117,108 45</b>	<b>\$85,326,629 76</b>	<b>22</b>	
\$16,660,051 22	\$31,438,744 01	\$23,902,977 21	\$23,708,386 19	\$42,083,151 97	23	
13,995,899 43	5,526,286 27	6,021,542 66	16,780,127 70	32,800,972 84	24	
—	13,590 23	—	9,547 35	—	25	
—	—	—	—	—	26	
101,520 50	71,390 00	87,306 00	56,031 50	268,502 00	27	
—	—	—	—	—	28	
—	—	—	—	—	29	
59,541 95	116,426 24	145,074 01	55,550 81	172,576 78	30	
366,876 89	527,220 57	582,327 71	513,749 10	2,423,954 29	31	
140,414 81	167,262 51	175,021 61	57,813 48	390,261 18	32	
—	—	—	92,750 76	165,089 07	33	
8,726 68	15,537 30	26,452 15	126,040 30	40,084 21	34	
1,499,000 00	2,223,300 00	1,560,387 67	1,261,000 00	3,094,100 00	35	
4.87	6.00	5.20	3.11	4.12	36	
1,530,288 70	1,645,734 62	1,018,949 74	1,456,111 26	3,887,937 42	37	
4.98	4.44	3.40	3.59	5.17	38	
<b>\$34,362,320 18</b>	<b>\$41,745,491 75</b>	<b>\$33,520,038 76</b>	<b>\$44,117,108 45</b>	<b>\$85,326,629 76</b>	<b>39</b>	
11,114	15,471	14,073	23,087	32,233	40	
1,450	1,721	1,557	2,338	4,528	41	
1,005	1,841	1,350	1,743	3,167	42	
11,559	15,351	14,280	23,682	33,594	43	
4½-5	4½-5	4.30-4.80	4½-5	4½-5	44	
\$1,371,358 46	\$1,575,333 86	\$1,214,844 15	\$1,685,748 78	\$3,292,690 14	45	
25,383	30,574	45,075	37,664	97,709	46	
12,159	17,864	23,580	25,940	42,494	47	
\$7,144,329 62	\$7,820,832 44	\$8,000,773 92	\$17,826,707 46	\$24,523,368 79	48	
\$6,244,048 57	\$7,382,143 90	\$6,775,923 08	\$14,389,368 73	\$20,234,512 42	49	
\$2,640 00	\$2,399 00	\$2,086 00	\$1,710 00	\$2,229 00	50	
2,626	2,578	2,281	2,572	4,574	51	
\$8,837 00	\$10,869 00	\$10,192 00	\$11,089 00	\$13,839 00	52	
716	349	699	594	1,398	53	
\$2,192 00	\$2,822 00	\$1,509 00	\$2,692 00	\$2,282 00	54	
\$1,701,204 15	\$2,018,108 26	\$1,611,435 31	\$2,194,069 62	\$4,275,521 87	55	
\$143,205 91	\$155,699 95	\$165,998 66	\$196,775 22	\$318,247 06	56	
35,293 25	28,608 41	37,257 35	43,514 04	122,528 10	57	
18,415 50	18,970 32	12,126 73	20,648 73	33,271 25	58	
500 00	2,000 00	1,357 00	1,658 40	12,009 75	59	
21,472 90	25,926 58	21,397 52	23,514 00	41,970 93	60	
54,270 40	76,990 45	92,630 11	84,596 72	175,639 59	61	
8 91	8 32	11 08	9 15	9 40	62	

		HAVERHILL	HINGHAM
		PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$178,775 71	\$126,287 05
2	Due from banks . . . . .	357,038 02	76,486 26
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,304,837 10	2,623,227 94
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	1,451,446 64	2,082,341 50
6	Bank and fire insurance company stocks, etc. . . . .	1,039,108 61	507,122 81
7	Real estate loans (conventional) . . . . .	16,582,177 83	10,797,504 54
8	G.I. loans (in-state) . . . . .	2,947,784 12	1,181,958 12
9	F.H.A. loans (in-state) . . . . .	1,628,636 54	286,188 88
10	G.I. loans (out-of-state) . . . . .	54,584 01	—
11	F.H.A. loans (out-of-state) . . . . .	996,429 59	—
12	Personal loans . . . . .	381,702 04	214,654 91
13	Other loans . . . . .	354,984 36	539,765 60
14	Banking premises . . . . .	369,153 91	117,191 00
15	Furniture and fixtures . . . . .	99,973 31	46,340 72
16	Other real estate owned, etc. . . . .	129,960 81	41,348 67
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	15,386 20
19	Mutual Savings Central Fund, Inc. . . . .	45,441 51	22,788 01
20	Deposit Insurance Fund . . . . .	26,492 61	1 00
21	All other assets . . . . .	14,401 40	16,494 27
22	<b>Total</b> . . . . .	<b>\$30,962,928 12</b>	<b>\$18,695,087 48</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$22,267,655 83	\$14,760,364 20
24	Special Notice Account deposits . . . . .	5,155,435 95	2,155,876 60
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	22,741 17	—
27	Club deposits . . . . .	86,579 00	13,041 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	113,369 02	29,732 88
31	Due to mortgagors . . . . .	220,797 06	60,147 64
32	Mortgagors' payments not applied . . . . .	375,798 13	42,727 69
33	Net interim income . . . . .	—	93,467 54
34	All other liabilities . . . . .	25,397 93	5,534 15
35	Guaranty Fund . . . . .	1,398,881 91	969,718 80
36	Percentage to total deposits . . . . .	5.08	5.73
37	Other surplus accounts . . . . .	1,296,272 12	564,476 98
38	Percentage to total deposits . . . . .	4.71	3.33
39	<b>Total</b> . . . . .	<b>\$30,962,928 12</b>	<b>\$18,695,087 48</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	13,199	10,120
41	Number of deposit accounts opened during period . . . . .	970	1,048
42	Number of deposit accounts closed during period . . . . .	1,619	1,183
43	Number of accounts October 31, 1967 . . . . .	12,550	9,985
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¼-4¾
45	Amount of all dividends paid during period . . . . .	\$1,173,151 25	\$676,444 81
46	Number of deposits made during period . . . . .	33,456	29,476
47	Number of withdrawals made during period . . . . .	18,113	16,825
48	Amount deposited during period . . . . .	\$6,184,874 13	\$6,632,855 45
49	Amount withdrawn during period . . . . .	\$7,119,319 12	\$6,756,610 35
50	Average amount in each account . . . . .	\$2,187 00	\$1,694 00
51	Number of real estate loans October 31 . . . . .	2,344	1,242
52	Average real estate loan . . . . .	\$9,475 00	\$9,876 00
53	Number of other loans October 31 . . . . .	1,018	434
54	Average other loan . . . . .	\$724 00	\$1,738 00
55	*Gross income received during period . . . . .	\$1,630,564 41	\$954,596 51
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$146,447 15	\$91,444 14
57	*Bank building occupancy . . . . .	55,218 25	24,590 91
58	Advertising . . . . .	8,884 91	5,490 51
59	Contributions, etc. . . . .	1,909 00	1,644 71
60	State tax . . . . .	17,166 58	10,870 40
61	Miscellaneous . . . . .	90,669 14	47,021 69
62	Total of above costs per \$1,000 of deposits . . . . .	11 67	10 70

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

HOLYOKE			HOPKINTON	HUDSON	
HOLYOKE SAVINGS BANK	FALLS-MECHANICS' SAVINGS BANK	PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	
\$567,298 57	\$395,087 40	\$223,618 29	\$49,826 79	\$145,648 21	1
311,843 97	578,478 72	414,773 95	52,053 47	208,423 49	2
8,023,541 01	13,257,923 65	9,239,799 91	899,441 32	2,031,630 23	3
74,728 77	—	—	—	—	4
8,713,875 19	4,556,664 56	4,869,946 78	1,060,806 00	2,885,780 59	5
5,316,353 85	4,071,532 60	2,979,254 27	201,200 45	988,071 90	6
22,420,523 48	38,807,749 42	25,474,487 09	4,271,055 09	10,605,702 98	7
6,272,553 40	7,041,857 15	7,196,476 52	535,397 00	1,862,572 05	8
5,167,903 67	5,450,080 50	6,931,151 03	—	1,509,562 21	9
12,072,732 85	6,259,087 00	3,288,991 48	—	511,402 64	10
16,614,136 97	6,184,021 42	6,358,665 22	327,318 00	731,985 89	11
1,892,879 85	1,260,749 05	1,457,670 54	—	136,746 09	12
1,705,207 65	2,489,909 10	1,777,188 74	190,481 56	375,735 70	13
507,023 50	931,267 40	333,874 34	43,210 10	87,059 07	14
121,241 66	221,259 32	100,384 35	13,955 89	65,004 32	15
60,145 94	83,650 16	2,087 22	—	86,168 39	16
—	2,892 60	—	—	1,855 70	17
15,095 32	383 34	1,668 75	—	189 75	18
85,795 83	78,897 47	59,087 66	6,056 22	23,816 69	19
1 00	2 00	1 00	2 00	7,004 21	20
32,439 46	328,792 84	148,624 85	2,333 35	10,760 93	21
<b>\$89,975,321 94</b>	<b>\$92,000,285 70</b>	<b>\$70,857,751 99</b>	<b>\$7,653,137 24</b>	<b>\$22,275,121 04</b>	<b>22</b>
†\$61,126,245 58	\$57,861,807 35	\$37,878,488 29	\$4,037,312 68	\$14,126,730 92	23
16,102,975 63	24,371,674 35	24,743,124 79	2,933,434 00	5,627,663 78	24
145,268 65	285,850 86	258,560 75	—	—	25
—	445,439 03	—	20,000 00	—	26
258,379 00	322,984 00	377,885 50	21,965 00	39,705 50	27
—	—	—	500 00	—	28
1,159,730 35	515,081 04	581,613 33	3,694 35	54,340 54	29
952,305 22	882,929 64	754,835 98	3,500 00	374,602 95	30
1,556,045 02	631,146 15	546,407 75	38,991 24	107,508 88	31
1,231,670 70	—	—	—	44,755 17	32
21,588 94	47,820 75	166,399 08	1,793 52	13,331 73	33
3,867,631 50	3,764,547 12	2,637,000 00	274,361 00	1,000,000 00	34
4.98	4.52	4.17	3.91	5.05	35
3,553,481 30	2,871,005 41	2,913,436 52	317,585 45	886,481 57	36
4.58	3.45	4.61	4.53	4.48	37
<b>\$89,975,321 94</b>	<b>\$92,000,285 70</b>	<b>\$70,857,751 99</b>	<b>\$7,653,137 24</b>	<b>\$22,275,121 04</b>	<b>38</b>
36,317	30,251	19,720	4,049	9,588	40
4,619	5,254	3,387	486	1,174	41
4,335	4,119	3,721	464	1,217	42
36,601	31,386	19,386	4,071	9,543	43
4½-5	4½-5	4½-5½	4½-5	4½-4¾	44
\$3,346,790 89	\$4,088,208 29	\$2,801,460 61	\$288,343 40	\$832,778 00	45
240,965	112,517	65,525	9,488	21,367	46
92,723	45,516	22,343	4,486	13,207	47
\$18,264,438 17	\$21,871,820 89	\$15,563,141 96	\$2,563,649 02	\$4,536,203 51	48
\$17,799,010 88	\$20,444,798 82	\$12,495,039 79	\$2,015,570 23	\$4,523,266 51	49
\$2,107 00	\$2,633 00	\$3,244 00	\$1,717 00	\$2,059 00	50
5,727	6,303	4,247	573	1,324	51
\$10,921 00	\$10,113 00	\$11,596 00	\$8,959 00	\$11,496 00	52
3,555	2,721	3,047	133	390	53
\$1,012 00	\$1,378 00	\$1,062 00	\$1,432 00	\$1,314 00	54
\$4,311,419 09	\$4,584,433 45	\$3,428,798 98	\$373,039 49	\$1,128,875 42	55
\$352,757 46	\$399,648 28	\$210,228 97	\$35,134 37	\$108,219 70	56
93,040 22	116,301 32	34,312 33	6,689 79	31,745 18	57
40,115 62	67,430 66	29,326 42	2,431 00	9,429 39	58
3,810 00	7,770 25	5,225 00	65 00	268 20	59
73,725 08	61,056 27	45,123 74	4,177 00	18,032 36	60
175,552 41	219,802 66	133,096 03	19,899 12	56,519 91	61
9 55	10 51	7 27	9 78	11 35	62

†Includes Daily Interest Accounts \$97,442.67.

§Includes Daily Interest Accounts \$107,530.74.

		IPSWICH	LAWRENCE
		IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$67,549 23	\$247,634 21
2	Due from banks . . . . .	106,551 44	499,776 62
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,322,787 69	1,803,083 87
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	1,641,383 30	2,407,649 24
6	Bank and fire insurance company stocks, etc. . . . .	1,146,244 82	440,299 71
7	Real estate loans (conventional) . . . . .	11,278,077 75	11,164,809 83
8	G.I. loans (in-state) . . . . .	968,930 80	2,515,832 44
9	F.H.A. loans (in-state) . . . . .	1,215,014 12	2,504,966 33
10	G.I. loans (out-of-state) . . . . .	39,112 23	—
11	F.H.A. loans (out-of-state) . . . . .	57,708 14	—
12	Personal loans . . . . .	47,790 44	92,632 51
13	Other loans . . . . .	293,204 07	487,623 18
14	Banking premises . . . . .	130,356 06	88,339 51
15	Furniture and fixtures . . . . .	37,273 22	67,424 01
16	Other real estate owned, etc. . . . .	25,377 55	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	435 22	—
19	Mutual Savings Central Fund, Inc. . . . .	12,881 80	15,194 10
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	5,271 85	8,719 49
22	<b>Total</b> . . . . .	<b>\$18,395,950 73</b>	<b>\$22,343,986 05</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$13,935,169 49	\$12,569,113 64
24	Special Notice Account deposits . . . . .	2,456,669 69	7,212,373 02
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	58,000 00	—
27	Club deposits . . . . .	563 00	173,105 75
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	970 28	—
30	Unearned discount . . . . .	34,655 23	45,963 63
31	Due to mortgagors . . . . .	238,236 95	62,112 84
32	Mortgagors' payments not applied . . . . .	74,838 27	98,501 13
33	Net interim income . . . . .	—	—
34	All other liabilities . . . . .	10,989 15	32,203 62
35	Guaranty Fund . . . . .	911,100 00	1,125,000 00
36	Percentage to total deposits . . . . .	5.54	5.64
37	Other surplus accounts . . . . .	674,758 67	1,025,612 42
38	Percentage to total deposits . . . . .	4.10	5.14
39	<b>Total</b> . . . . .	<b>\$18,395,950 73</b>	<b>\$22,343,986 05</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	8,669	10,541
41	Number of deposit accounts opened during period . . . . .	1,073	1,269
42	Number of deposit accounts closed during period . . . . .	716	1,347
43	Number of accounts October 31, 1967 . . . . .	9,026	10,463
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¾	4½-5
45	Amount of all dividends paid during period . . . . .	\$692,129 78	\$869,026 21
46	Number of deposits made during period . . . . .	25,233	27,755
47	Number of withdrawals made during period . . . . .	11,271	12,497
48	Amount deposited during period . . . . .	\$4,253,952 13	\$5,392,637 75
49	Amount withdrawn during period . . . . .	\$4,494,095 10	\$5,311,704 06
50	Average amount in each account . . . . .	\$1,822 00	\$1,891 00
51	Number of real estate loans October 31 . . . . .	1,574	1,877
52	Average real estate loan . . . . .	\$8,614 00	\$8,623 00
53	Number of other loans October 31 . . . . .	132	487
54	Average other loan . . . . .	\$2,583 00	\$1,191 00
55	*Gross income received during period . . . . .	\$957,870 69	\$1,156,073 35
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$91,589 98	\$100,973 08
57	*Bank building occupancy . . . . .	20,062 23	21,436 16
58	Advertising . . . . .	9,696 06	13,078 18
59	Contributions, etc. . . . .	300 00	5,371 92
60	State tax . . . . .	9,807 28	12,934 44
61	Miscellaneous . . . . .	46,364 80	51,360 29
62	Total of above costs per \$1,000 of deposits . . . . .	10 81	10 37

\*Includes 3% of amount invested in banking premises.  
Ordinary - Special Notice deposits.

LAWRENCE		LEE	LEICESTER	LENOX	
ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	
\$1,046,756 62	\$516,567 11	\$111,762 34	\$22,989 23	\$31,964 17	1
983,339 47	1,569,177 21	353,166 11	284,766 78	126,179 80	2
17,285,792 89	8,874,329 47	2,388,294 31	907,281 16	1,397,825 19	3
—	—	—	—	13,767 51	4
1,887,704 66	5,643,567 28	2,300,100 23	803,763 91	466,414 07	5
4,703,410 02	2,773,870 78	914,037 29	89,230 38	585,332 40	6
54,297,616 78	32,388,438 96	15,338,160 24	2,861,852 92	7,968,418 27	7
14,501,545 74	10,293,276 67	1,655,151 62	1,356,523 15	290,626 17	8
8,616,928 24	4,759,111 29	863,557 34	932,853 25	138,951 87	9
7,117,593 25	4,889,504 58	439,455 26	—	—	10
7,311,612 10	6,339,964 70	417,181 37	103,928 77	309,325 84	11
1,071,671 68	423,928 62	910,865 05	—	116,316 14	12
3,338,537 27	1,038,242 57	1,136,860 68	71,120 80	730,981 04	13
824,412 33	268,579 74	161,169 06	23,267 50	97,959 19	14
279,465 21	91,718 53	40,898 77	4,435 72	31,769 60	15
415,600 98	83,599 04	—	—	—	16
18,687 54	7,691 32	—	84 70	66 00	17
—	131,371 95	—	—	—	18
164,055 46	79,325 23	25,814 31	9,744 02	12,685 90	19
2 00	1 00	1 00	1 00	1 00	20
151,351 55	239,514 33	17,778 36	1,617 11	6,068 29	21
<b>\$124,016,083 79</b>	<b>\$80,411,780 38</b>	<b>\$27,074,254 34</b>	<b>\$7,473,460 40</b>	<b>\$12,324,652 45</b>	<b>22</b>
\$74,665,648 52	\$49,531,496 21	\$13,845,881 40	\$4,763,637 37	\$5,886,920 78	23
34,891,187 76	22,036,426 55	9,627,910 39	1,697,277 65	4,996,403 57	24
—	—	—	—	—	25
—	—	—	—	—	26
389,194 50	57,184 50	3,192 50	739 00	35,433 75	27
—	—	—	—	—	28
—	—	—	—	—	29
540,259 54	228,879 78	122,580 32	1,618 80	19,237 46	30
1,470,232 54	841,639 06	361,503 98	4,403 29	130,277 75	31
616,807 77	461,200 55	424,118 43	267,740 46	141,258 17	32
—	8,164 40	478,195 56	99,491 35	184,408 40	33
123,003 98	72,549 88	3,823 72	3,842 73	991 23	34
6,138,500 00	3,031,218 00	1,078,500 00	366,850 00	518,258 25	35
5.58	4.23	4.59	5.68	4.75	36
5,181,249 18	4,143,021 45	1,127,548 04	267,859 75	411,463 09	37
4.71	5.78	4.80	4.15	3.77	38
<b>\$124,016,083 79</b>	<b>\$80,411,780 38</b>	<b>\$27,074,254 34</b>	<b>\$7,473,460 40</b>	<b>\$12,324,652 45</b>	<b>39</b>
39,197	25,329	9,558	3,305	3,583	40
4,144	2,918	1,141	247	539	41
5,230	3,269	802	259	557	42
38,111	24,978	9,897	3,293	3,565	43
4½-5	4½-5	4½-5	4½-4 ½	4½-5	44
\$4,840,367 35	\$3,154,763 36	\$1,000,192 11	\$273,798 35	\$481,966 45	45
91,957	66,065	22,276	5,720	8,126	46
48,536	31,226	11,870	3,486	4,501	47
\$24,430,192 72	\$16,845,723 83	\$5,820,363 20	\$1,294,632 37	\$2,640,497 10	48
\$25,724,069 66	\$17,439,328 26	\$4,862,526 81	\$1,423,952 34	\$2,598,464 69	49
\$2,875 00	\$2,865 00	\$2,371 00	\$1,962 00	\$3,053 00	50
7,787	5,024	1,779	825	823	51
\$11,795 00	\$11,679 00	\$10,519 00	\$6,369 00	\$10,580 00	52
2,103	928	1,628	32	452	53
\$2,097 00	\$1,576 00	\$1,258 00	\$2,223 00	\$1,875 00	54
\$6,314,676 11	\$4,037,749 71	\$1,345,768 86	\$364,403 76	\$605,043 97	55
\$486,427 49	\$227,993 47	\$128,907 34	\$33,687 69	\$41,237 89	56
121,271 52	52,797 62	26,894 61	6,006 41	11,620 05	57
51,116 65	38,611 03	17,033 75	5,556 36	9,750 77	58
22,504 36	17,176 80	1,211 08	50 00	490 00	59
82,081 89	55,248 47	13,795 05	4,138 91	7,440 95	60
294,417 33	146,313 38	58,757 29	17,104 52	28,776 64	61
9 65	7 51	10 51	10 30	9 13	62

		LEOMINSTER	LEXINGTON
		LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$118,338 94	\$51,061 50
2	Due from banks . . . . .	464,219 09	421,213 91
3	U. S. Government obligations, direct and fully guaranteed . . . . .	7,278,059 35	1,884,020 26
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,642,687 84	5,334,970 42
6	Bank and fire insurance company stocks, etc. . . . .	994,966 98	665,077 60
7	Real estate loans (conventional) . . . . .	21,085,662 80	18,428,790 66
8	G.I. loans (in-state) . . . . .	946,065 09	1,149,395 04
9	F.H.A. loans (in-state) . . . . .	57,661 85	727,202 68
10	G.I. loans (out-of-state) . . . . .	—	99,743 81
11	F.H.A. loans (out-of-state) . . . . .	—	573,242 39
12	Personal loans . . . . .	—	212,238 69
13	Other loans . . . . .	634,337 33	507,290 15
14	Banking premises . . . . .	339,432 20	191,815 34
15	Furniture and fixtures . . . . .	42,903 79	14,466 36
16	Other real estate owned, etc. . . . .	61,474 91	—
17	Taxes and insurance paid on mortgaged properties . . . . .	1,172 80	—
18	Mortgage acquisition costs . . . . .	—	22,165 72
19	Mutual Savings Central Fund, Inc. . . . .	23,653 64	14,845 45
20	Deposit Insurance Fund . . . . .	1 00	6,910 01
21	All other assets . . . . .	6,590 85	73,062 36
22	<b>Total</b> . . . . .	<b>\$34,697,228 46</b>	<b>\$30,377,512 35</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$30,965,663 43	\$21,632,193 22
24	Special Notice Account deposits . . . . .	—	6,131,177 83
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	91,598 50	556 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	—	27,066 47
31	Due to mortgagors . . . . .	347,707 64	370,394 55
32	Mortgagors' payments not applied . . . . .	173,117 58	116,750 46
33	Net interim income . . . . .	72,097 17	140,873 43
34	All other liabilities . . . . .	19,207 03	33,353 36
35	Guaranty Fund . . . . .	1,611,000 00	957,235 90
36	Percentage to total deposits . . . . .	5.19	3.45
37	Other surplus accounts . . . . .	1,416,837 11	967,911 13
38	Percentage to total deposits . . . . .	4.56	3.49
39	<b>Total</b> . . . . .	<b>\$34,697,228 46</b>	<b>\$30,377,512 35</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	17,323	11,993
41	Number of deposit accounts opened during period . . . . .	1,645	2,407
42	Number of deposit accounts closed during period . . . . .	1,801	1,657
43	Number of accounts October 31, 1967 . . . . .	17,167	12,743
44	†Last rates of dividends, including extras, paid for year . . . . .	4½	4½-5
45	Amount of all dividends paid during period . . . . .	\$1,344,527 20	\$1,136,462 72
46	Number of deposits made during period . . . . .	48,497	39,100
47	Number of withdrawals made during period . . . . .	24,494	21,211
48	Amount deposited during period . . . . .	\$8,616,129 16	\$15,649,445 05
49	Amount withdrawn during period . . . . .	\$8,448,334 06	\$13,894,960 24
50	Average amount in each account . . . . .	\$1,804 00	\$2,178 00
51	Number of real estate loans October 31 . . . . .	2,237	1,384
52	Average real estate loan . . . . .	\$9,875 00	\$15,158 00
53	Number of other loans October 31 . . . . .	521	403
54	Average other loan . . . . .	\$1,218 00	\$1,785 00
55	*Gross income received during period . . . . .	\$1,691,340 01	\$1,476,759 38
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$107,511 69	\$94,887 00
57	*Bank building occupancy . . . . .	36,152 62	18,210 46
58	Advertising . . . . .	8,583 92	5,911 97
59	Contributions, etc. . . . .	3,414 04	475 00
60	State tax . . . . .	21,110 97	18,715 19
61	Miscellaneous . . . . .	57,473 31	47,816 74
62	Total of above costs per \$1,000 of deposits . . . . .	7 57	6 70

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



LOWELL				LUDLOW	
THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	
\$58,794 24	\$614,957 77	\$375,650 14	\$102,148 81	\$516,753 76	1
567,337 37	1,057,133 61	333,968 89	478,258 71	567,418 01	2
14,068,604 86	9,140,560 77	4,822,078 45	3,663,772 40	2,134,965 45	3
49,839 11	—	15,000 00	—	—	4
2,432,933 84	2,041,378 19	3,558,380 66	1,362,849 03	3,216,036 31	5
3,470,584 06	1,437,026 68	1,142,333 32	650,648 36	2,859,763 79	6
37,643,667 71	38,924,987 38	9,534,599 55	11,726,844 30	22,835,959 10	7
6,737,430 73	9,364,141 60	6,183,679 30	310,330 68	3,309,782 96	8
5,018,022 65	4,980,594 77	3,512,140 79	244,451 89	1,365,064 00	9
4,274,664 90	810,914 05	3,260,034 19	—	1,543,036 04	10
3,000,880 51	1,305,882 23	3,594,695 88	—	3,910,235 33	11
231,299 28	650,089 34	2,239,378 13	12,941 86	770,522 74	12
1,718,067 22	1,653,117 52	1,042,832 43	342,843 97	1,722,267 89	13
475,513 59	255,139 20	161,175 76	94,921 42	353,626 04	14
42,470 90	275,149 74	132,480 81	8,557 89	158,271 41	15
154,097 97	103,413 31	—	—	27,050 95	16
50,187 34	—	10,073 06	36 00	1,352 71	17
—	77,511 01	1,084 10	—	—	18
40,022 91	118,008 54	38,885 70	12,524 35	33,658 04	19
1 00	27,834 54	27,956 01	1 00	1 00	20
5,492 42	42,535 99	20,220 74	13,817 77	26,464 31	21
<b>\$80,039,912 61</b>	<b>\$72,880,376 24</b>	<b>\$40,006,647 91</b>	<b>\$19,024,948 44</b>	<b>\$45,352,229 84</b>	<b>22</b>
\$50,205,387 14	\$58,410,407 09	\$28,329,629 44	\$12,652,343 98	\$29,060,637 92	23
20,642,334 35	7,116,551 95	7,324,368 98	4,254,061 93	10,676,056 17	24
—	117,681 45	—	—	—	25
—	—	1,150,161 55	—	—	26
115,205 00	128,656 00	—	—	21,329 00	27
—	—	—	—	—	28
—	—	—	—	—	29
127,918 77	128,190 10	476,787 06	649 44	301,312 56	30
808,568 14	1,163,617 24	28,134 69	168,505 84	540,854 63	31
419,239 08	538,397 32	85,005 36	245,934 81	210,624 19	32
165,675 11	102,593 69	—	178,758 12	166,230 72	33
2,778 34	33,723 52	38,902 18	4,833 23	17,632 72	34
2,615,000 00	3,174,850 00	1,228,823 14	723,400 00	1,946,400 00	35
3.69	4.83	3.34	4.28	4.90	36
4,937,806 68	1,965,707 88	1,344,835 51	796,461 09	2,311,151 93	37
6.96	2.99	3.65	4.71	5.81	38
<b>\$80,039,912 61</b>	<b>\$72,880,376 24</b>	<b>\$40,006,647 91</b>	<b>\$19,024,948 44</b>	<b>\$45,352,229 84</b>	<b>39</b>
24,718	41,332	21,290	5,803	17,523	40
1,759	4,556	3,031	780	1,847	41
2,129	4,108	2,968	737	1,520	42
24,348	41,780	21,353	5,846	17,850	43
4½-5	4½-4½	4½-4½	4½-5	4.40-4.80	44
\$3,085,144 83	\$2,661,654 72	\$1,489,625 39	\$718,351 18	\$1,666,798 53	45
69,367	105,888	64,528	12,198	51,523	46
25,916	61,950	29,577	6,193	26,364	47
\$14,326,512 64	\$17,908,909 92	\$10,690,935 32	\$4,960,616 70	\$10,487,552 62	48
\$13,456,216 61	\$17,227,265 17	\$9,790,475 94	\$4,505,826 84	\$9,812,973 38	49
\$2,906 00	\$1,566 00	\$1,724 00	\$2,392 00	\$2,215 00	50
5,260	5,615	2,915	1,667	3,647	51
\$10,774 00	\$9,864 00	\$8,949 00	\$7,367 00	\$9,039 00	52
1,264	2,326	3,603	327	1,903	53
\$1,542 00	\$990 00	\$911 00	\$1,088 00	\$1,310 00	54
\$3,982,894 99	\$3,712,254 85	\$2,130,489 63	\$959,690 79	\$2,257,650 07	55
\$192,145 79	\$337,737 85	\$204,688 48	\$73,993 80	\$207,657 81	56
60,692 58	62,153 19	46,424 78	15,023 95	36,374 48	57
9,179 97	37,551 56	22,496 61	2,044 24	19,346 81	58
8,640 18	8,618 78	3,245 46	1,910 99	6,582 96	59
53,356 54	39,649 03	29,446 25	11,367 30	15,413 71	60
96,047 31	221,675 91	117,225 49	24,089 25	130,074 34	61
5 79	10 77	11 50	7 60	10 46	62

		LYNN	
		LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$583,371 34	\$668,124 56
2	Due from banks . . . . .	704,278 63	607,974 60
3	U. S. Government obligations, direct and fully guaranteed . . . . .	9,730,004 86	16,561,957 38
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	8,199,855 09	8,294,882 13
6	Bank and fire insurance company stocks, etc. . . . .	6,401,737 95	6,726,905 07
7	Real estate loans (conventional) . . . . .	43,981,446 20	30,543,910 90
8	G.I. loans (in-state) . . . . .	16,967,542 29	19,156,963 88
9	F.H.A. loans (in-state) . . . . .	10,087,479 08	24,170,715 88
10	G.I. loans (out-of-state) . . . . .	4,077,730 63	9,147,632 67
11	F.H.A. loans (out-of-state) . . . . .	2,364,693 40	9,914,567 10
12	Personal loans . . . . .	1,083,639 57	1,096,911 83
13	Other loans . . . . .	1,785,818 17	1,215,778 00
14	Banking premises . . . . .	738,612 53	127,168 50
15	Furniture and fixtures . . . . .	259,567 67	139,930 00
16	Other real estate owned, etc. . . . .	83,679 57	185,005 32
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	177,689 07	166,860 00
19	Mutual Savings Central Fund, Inc. . . . .	107,662 94	139,992 05
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	272,761 32	20,628 12
22	Total . . . . .	\$107,607,571 31	\$128,885,908 99
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$94,814,355 65	\$84,705,105 01
24	Special Notice Account deposits . . . . .	—	29,578,554 67
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	382,498 00	539,692 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	193,258 13	478,564 27
31	Due to mortgagors . . . . .	835,989 69	732,764 23
32	Mortgagors' payments not applied . . . . .	741,977 64	737,564 13
33	Net interim income . . . . .	1,575,428 55	—
34	All other liabilities . . . . .	33,406 45	81,026 37
35	Guaranty Fund . . . . .	4,648,000 00	6,371,995 67
36	Percentage to total deposits . . . . .	4.88	5.55
37	Other surplus accounts . . . . .	4,382,657 20	5,660,642 64
38	Percentage to total deposits . . . . .	4.60	4.93
39	Total . . . . .	\$107,607,571 31	\$128,885,908 99
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	40,154	45,482
41	Number of deposit accounts opened during period . . . . .	2,216	4,809
42	Number of deposit accounts closed during period . . . . .	3,858	4,452
43	Number of accounts October 31, 1967 . . . . .	38,512	45,839
44	†Last rates of dividends, including extras, paid for year . . . . .	4½	4½-5
45	Amount of all dividends paid during period . . . . .	\$4,033,969 71	\$4,968,266 25
46	Number of deposits made during period . . . . .	105,838	162,549
47	Number of withdrawals made during period . . . . .	65,733	100,042
48	Amount deposited during period . . . . .	\$18,969,841 99	\$31,746,381 60
49	Amount withdrawn during period . . . . .	\$21,595,483 93	\$30,896,214 59
50	Average amount in each account . . . . .	\$2,462 00	\$2,493 00
51	Number of real estate loans October 31 . . . . .	6,246	8,223
52	Average real estate loan . . . . .	\$12,405 00	\$11,302 00
53	Number of other loans October 31 . . . . .	1,531	1,884
54	Average other loan . . . . .	\$1,874 00	\$1,228 00
55	*Gross income received during period . . . . .	\$5,414,344 81	\$6,375,852 57
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$401,787 58	\$384,023 13
57	*Bank building occupancy . . . . .	126,078 37	114,087 34
58	Advertising . . . . .	46,636 49	45,551 07
59	Contributions, etc. . . . .	16,924 31	19,855 72
60	State tax . . . . .	64,783 83	89,472 23
61	Miscellaneous . . . . .	190,175 49	219,499 30
62	Total of above costs per \$1,000 of deposits . . . . .	8 93	7 63

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	MEDFORD	
MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	
\$570,798 69	\$91,636 12	\$152,238 62	\$134,994 14	\$219,145 82	1
1,064,008 14	370,466 94	162,209 75	126,175 50	382,952 29	2
7,746,396 44	3,335,957 92	3,780,875 69	1,658,424 83	8,985,901 33	3
1,562,052 21	—	—	—	—	4
12,744,258 63	1,203,947 88	2,327,391 90	1,167,326 46	3,352,379 51	5
6,324,976 01	639,631 58	1,242,750 16	409,735 81	289,113 40	6
48,784,029 55	12,700,715 51	13,380,613 37	11,091,707 81	29,398,260 87	7
9,277,576 45	1,233,248 14	3,381,619 01	1,178,232 74	3,426,093 03	8
4,691,899 05	212,814 97	3,286,462 37	918,913 72	2,761,256 98	9
1,867,367 20	683,829 41	509,215 38	88,228 56	54,783 98	10
6,515,612 50	1,220,836 45	608,603 62	156,235 82	624,588 01	11
275,543 17	54,736 17	—	388,288 97	—	12
877,379 93	485,448 05	657,726 49	709,073 72	811,233 73	13
337,821 58	127,119 96	91,363 26	45,116 56	23,750 89	14
192,096 64	21,140 54	115,204 57	31,422 49	123,909 45	15
84,758 66	173 82	143,005 08	27,760 93	—	16
—	—	14,379 73	—	—	17
95,234 90	12,494 92	—	—	89,365 79	18
126,318 91	17,348 17	33,900 16	11,123 19	52,420 19	19
1 00	5,200 30	7,038 61	1 00	1 00	20
27,473 57	6,156 95	19,056 04	13,109 36	74,345 99	21
<b>\$103,165,603 23</b>	<b>\$22,422,903 80</b>	<b>\$29,913,653 81</b>	<b>\$18,155,871 61</b>	<b>\$50,669,502 26</b>	<b>22</b>
\$90,059,908 96	\$15,582,572 23	\$17,851,220 25	\$12,381,287 73	\$46,489,453 05	23
—	4,461,002 12	9,145,436 57	4,012,582 68	—	24
—	—	—	—	—	25
988,297 00	97,880 00	35,102 00	111,692 00	288,164 00	26
—	—	—	—	—	27
154,513 65	39,445 02	19,405 95	86,745 13	24,974 34	28
1,208,098 66	88,738 69	171,487 77	177,874 45	267,741 01	29
382,193 60	76,936 39	204,057 59	72,076 50	305,661 62	30
163,114 82	—	57,394 75	74,457 66	97,739 49	31
92,865 12	30,610 91	9,492 53	7,817 41	41,017 49	32
5,396,900 00	830,241 89	1,481,655 27	564,450 00	2,090,900 00	33
5.93	4.12	5.48	3.42	4.47	34
4,719,711 42	1,215,476 55	938,401 13	666,888 05	1,063,851 26	35
5.18	6.03	3.47	4.04	2.27	36
<b>\$103,165,603 23</b>	<b>\$22,422,903 80</b>	<b>\$29,913,653 81</b>	<b>\$18,155,871 61</b>	<b>\$50,669,502 26</b>	<b>37</b>
43,516	9,879	11,179	7,936	21,506	38
6,118	940	1,626	1,419	2,881	39
4,902	939	1,377	1,077	2,197	40
44,732	9,880	11,428	8,278	22,190	41
4.50	4½-5	4½-4¾	4¾-4¾	4½	42
\$3,788,525 30	\$845,049 63	\$1,130,662 39	\$679,358 93	\$1,949,541 65	43
92,550	27,138	30,350	35,595	78,511	44
58,832	16,179	16,740	17,992	40,111	45
\$25,502,324 13	\$6,802,781 64	\$6,971,397 78	\$5,286,942 85	\$16,211,254 07	46
\$25,734,412 84	\$6,321,723 43	\$6,441,698 06	\$4,921,197 76	\$14,174,645 74	47
\$2,013 00	\$2,029 00	\$2,362 00	\$1,980 00	\$2,095 00	48
5,829	1,270	1,699	1,284	3,318	49
\$12,204 00	\$12,638 00	\$12,458 00	\$10,450 00	\$10,930 00	50
1,051	291	416	760	478	51
\$1,097 00	\$1,856 00	\$1,581 00	\$1,444 00	\$1,697 00	52
\$4,871,145 56	\$1,118,781 32	\$1,450,326 16	\$914,660 54	\$2,491,972 75	53
\$514,920 60	\$50,595 82	\$136,220 36	\$70,327 24	\$168,383 25	54
114,093 65	17,980 97	25,524 17	11,320 73	28,191 82	55
30,475 16	3,877 92	17,103 40	5,300 53	14,769 11	56
15,105 67	180 00	2,194 18	2,683 00	1,400 00	57
67,779 00	21,652 10	17,515 45	11,190 00	31,570 25	58
243,046 56	52,526 64	57,243 25	49,689 61	119,674 49	59
10 94	7 32	9 48	9 17	7 83	60
					61
					62

		MEDWAY	MELROSE
		MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$54,253 54	\$145,737 66
2	Due from banks . . . . .	85,365 96	439,399 77
3	U. S. Government obligations, direct and fully guaranteed . . . . .	1,064,402 46	10,594,602 76
4	State, county and municipal obligations . . . . .	36,488 21	—
5	Other bonds, notes and debentures . . . . .	214,000 00	4,137,572 25
6	Bank and fire insurance company stocks, etc. . . . .	256,990 01	2,515,149 17
7	Real estate loans (conventional) . . . . .	3,689,242 71	35,327,888 15
8	G.I. loans (in-state) . . . . .	447,970 46	2,084,919 89
9	F.H.A. loans (in-state) . . . . .	405,411 48	—
10	G.I. loans (out-of-state) . . . . .	278,684 89	850,556 23
11	F.H.A. loans (out-of-state) . . . . .	249,715 01	1,175,145 19
12	Personal loans . . . . .	80,821 76	50,750 00
13	Other loans . . . . .	119,188 09	980,787 43
14	Banking premises . . . . .	45,743 83	181,095 70
15	Furniture and fixtures . . . . .	12,074 48	52,944 93
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	—	5,761 38
19	Mutual Savings Central Fund, Inc. . . . .	5,485 80	53,086 60
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	1,241 52	31,895 47
22	<b>Total</b> . . . . .	<b>\$7,047,081 21</b>	<b>\$58,627,293 58</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$5,613,030 10	\$45,462,714 41
24	Special Notice Account deposits . . . . .	408,407 60	6,652,095 42
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	189,000 00	—
27	Club deposits . . . . .	48,041 50	103,123 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	30,455 51	136,990 24
31	Due to mortgagors . . . . .	37,847 26	581,486 95
32	Mortgagors' payments not applied . . . . .	107,599 40	174,040 77
33	Net interim income . . . . .	48,472 72	152,853 15
34	All other liabilities . . . . .	3,143 24	51,554 60
35	Guaranty Fund . . . . .	266,700 00	2,486,917 15
36	Percentage to total deposits . . . . .	4.26	4.76
37	Other surplus accounts . . . . .	294,383 88	2,825,517 89
38	Percentage to total deposits . . . . .	4.70	5.41
39	<b>Total</b> . . . . .	<b>\$7,047,081 21</b>	<b>\$58,627,293 58</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	4,400	20,169
41	Number of deposit accounts opened during period . . . . .	476	2,433
42	Number of deposit accounts closed during period . . . . .	429	2,055
43	Number of accounts October 31, 1967 . . . . .	4,447	20,547
44	†Last rates of dividends, including extras, paid for year . . . . .	4 $\frac{3}{8}$ —4 $\frac{1}{4}$	4 $\frac{1}{2}$ —4 $\frac{3}{4}$
45	Amount of all dividends paid during period . . . . .	\$252,277 27	\$2,245,799 97
46	Number of deposits made during period . . . . .	8,823	63,417
47	Number of withdrawals made during period . . . . .	5,971	36,426
48	Amount deposited during period . . . . .	\$2,048,628 46	\$15,665,672 97
49	Amount withdrawn during period . . . . .	\$2,018,746 10	\$15,249,693 40
50	Average amount in each account . . . . .	\$1,386 00	\$2,536 00
51	Number of real estate loans October 31 . . . . .	622	2,765
52	Average real estate loan . . . . .	\$8,153 00	\$14,263 00
53	Number of other loans October 31 . . . . .	235	435
54	Average other loan . . . . .	\$851 00	\$2,371 00
55	*Gross income received during period . . . . .	\$368,119 98	\$2,942,784 90
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$43,009 65	\$186,725 41
57	*Bank building occupancy . . . . .	9,129 54	37,060 76
58	Advertising . . . . .	1,375 62	16,432 06
59	Contributions, etc. . . . .	554 49	4,320 66
60	State tax . . . . .	3,212 42	30,533 28
61	Miscellaneous . . . . .	23,533 23	90,684 99
62	Total of above costs per \$1,000 of deposits . . . . .	13 01	7 02

\*Includes 3% of amount invested in banking premises.

†Ordinary — Special Notice deposits.

MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	MILTON	
MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	
\$14,176 96	\$64,179 19	\$249,535 05	\$55,101 99	\$368,597 50	1
183,490 02	157,283 95	74,155 41	274,792 81	326,809 12	2
134,872 17	2,093,705 10	7,966,290 76	1,442,881 36	6,219,976 24	3
1,975 00	—	55,096 06	—	—	4
633,409 21	773,181 56	3,764,465 37	1,452,485 65	2,907,030 88	5
66,684 39	133,626 73	831,934 89	568,759 06	408,192 58	6
1,447,119 53	4,329,835 94	14,068,242 99	6,793,952 87	28,827,561 61	7
142,583 41	126,638 88	1,886,118 36	516,354 46	2,857,027 94	8
—	—	1,279,031 30	13,932 12	1,944,497 99	9
—	—	—	—	—	10
—	603,461 79	—	—	—	11
3,094 09	17,702 27	219,420 04	61,535 91	273,297 02	12
33,375 96	121,274 99	599,986 49	145,822 02	2,890,665 23	13
6,959 77	59,675 89	240,970 76	33,340 31	342,134 28	14
1,927 41	9,179 33	25,831 30	14,974 69	158,620 35	15
—	29,457 79	9,131 27	—	502,110 53	16
—	1,558 02	840 08	20,176 04	174 00	17
—	—	—	—	712 19	18
4,005 82	13,547 58	31,733 90	10,436 74	21,190 48	19
800 00	1 00	1 00	7,408 81	14,289 39	20
2,650 98	1,668 03	5,932 16	10,010 40	22,626 57	21
<b>\$2,677,124 72</b>	<b>\$8,535,978 04</b>	<b>\$31,308,717 19</b>	<b>\$11,421,965 27</b>	<b>\$48,085,513 90</b>	<b>22</b>
\$2,284,529 09	\$6,280,069 48	\$20,320,404 74	\$8,418,901 60	\$30,670,520 29	23
—	1,499,683 45	7,913,933 62	1,396,207 93	13,135,431 28	24
—	6,812 66	—	—	—	25
—	—	—	—	—	26
14,174 50	17,479 75	—	244,565 00	119,322 50	27
—	—	—	—	—	28
—	—	—	—	—	29
460 89	21,408 76	56,553 90	8,583 18	2,619 50	30
11,500 06	38,499 62	452,520 25	87,398 29	1,320,907 86	31
72,962 23	24,367 19	136,556 44	27,168 52	216,490 57	32
5,452 49	—	57,651 43	165,147 12	—	33
583 55	18,590 69	24,186 16	4,465 51	62,721 42	34
150,892 00	416,525 00	1,446,250 00	559,909 79	1,141,000 00	35
6.56	5.34	5.12	5.57	2.60	36
136,569 91	212,541 44	900,660 65	509,618 33	1,416,500 48	37
5.94	2.72	3.19	5.07	3.22	38
<b>\$2,677,124 72</b>	<b>\$8,535,978 04</b>	<b>\$31,308,717 19</b>	<b>\$11,421,965 27</b>	<b>\$48,085,513 90</b>	<b>39</b>
2,637	5,556	11,678	6,787	15,848	40
216	340	1,575	544	2,985	41
205	444	1,436	585	2,229	42
2,648	5,452	11,817	6,746	16,604	43
4½	4½-5	4½-5	4½-4¾	4,75-5.00	44
\$89,905 71	\$330,808 87	\$1,217,686 86	\$410,906 63	\$1,918,627 69	45
4,726	10,854	31,814	11,598	52,195	46
2,809	5,583	15,086	7,151	30,334	47
\$639,250 10	\$1,564,032 83	\$7,054,520 50	\$2,686,451 31	\$15,558,598 96	48
\$652,860 85	\$1,608,049 26	\$6,347,674 14	\$2,486,025 16	\$512,249,942 91	49
\$863 00	\$1,428 00	\$2,375 00	\$1,455 00	\$2,638 00	50
310	763	1,846	1,282	1,885	51
\$5,128 00	\$6,632 00	\$9,335 00	\$5,713 00	\$17,840 00	52
47	108	430	246	665	53
\$776 00	\$1,287 00	\$1,905 00	\$843 00	\$4,758 00	54
\$134,061 34	\$426,539 11	\$1,469,948 82	\$574,535 62	\$2,394,247 76	55
\$17,064 65	\$37,634 40	\$77,354 40	\$67,410 78	\$148,603 03	56
4,276 99	5,940 66	24,070 96	8,719 79	35,620 28	57
324 17	1,832 14	7,038 93	3,139 54	12,686 94	58
76 59	695 00	380 00	1,190 34	4,053 53	59
1,574 44	6,453 48	19,155 02	6,537 92	14,022 35	60
15,595 09	21,278 63	47,244 54	31,136 83	135,628 65	61
17 03	9 48	6 21	12 04	8 00	62

‡Includes Daily Interest Accounts \$20,238.88.

		MONSON	NANTUCKET
		MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$33,952 24	\$8,223 26
2	Due from banks . . . . .	112,580 97	185,882 40
3	U. S. Government obligations, direct and fully guaranteed . . . . .	647,369 17	1,551,159 86
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	990,211 79	777,170 63
6	Bank and fire insurance company stocks, etc. . . . .	718,909 09	151,093 31
7	Real estate loans (conventional) . . . . .	6,926,027 23	7,045,371 31
8	G.I. loans (in-state) . . . . .	10,984 55	400,820 80
9	F.H.A. loans (in-state) . . . . .	118,126 26	52,807 29
10	G.I. loans (out-of-state) . . . . .	208,412 15	1,139,410 52
11	F.H.A. loans (out-of-state) . . . . .	300,134 02	97,517 71
12	Personal loans . . . . .	387,161 72	163,730 53
13	Other loans . . . . .	401,326 99	315,071 68
14	Banking premises . . . . .	205,775 27	31,109 64
15	Furniture and fixtures . . . . .	14,402 70	42,075 26
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	162 70	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	18,923 37	11,003 51
20	Deposit Insurance Fund . . . . .	1,783 51	1 00
21	All other assets . . . . .	3,391 05	7,574 54
22	<b>Total</b> . . . . .	<b>\$11,099,664 78</b>	<b>\$11,980,023 25</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$5,992,336 96	\$7,323,168 14
24	Special Notice Account deposits . . . . .	3,578,373 18	3,440,191 42
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	—	71,022 50
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	98,416 57	45,535 97
31	Due to mortgagors . . . . .	58,545 17	117,185 67
32	Mortgagors' payments not applied . . . . .	45,099 96	22,685 38
33	Net interim income . . . . .	38,186 56	166,782 42
34	All other liabilities . . . . .	3,779 68	12,526 18
35	Guaranty Fund . . . . .	660,204 87	381,527 40
36	Percentage to total deposits . . . . .	6.90	3.52
37	Other surplus accounts . . . . .	624,721 83	399,398 17
38	Percentage to total deposits . . . . .	6.53	3.68
39	<b>Total</b> . . . . .	<b>\$11,099,664 78</b>	<b>\$11,980,023 25</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	4,301	3,971
41	Number of deposit accounts opened during period . . . . .	469	789
42	Number of deposit accounts closed during period . . . . .	501	576
43	Number of accounts October 31, 1967 . . . . .	4,269	4,184
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
45	Amount of all dividends paid during period . . . . .	\$424,660 10	\$422,243 75
46	Number of deposits made during period . . . . .	7,749	8,692
47	Number of withdrawals made during period . . . . .	4,732	5,555
48	Amount deposited during period . . . . .	\$1,773,705 75	\$3,962,680 09
49	Amount withdrawn during period . . . . .	\$2,255,874 91	\$3,170,913 66
50	Average amount in each account . . . . .	\$2,242 00	\$2,570 00
51	Number of real estate loans October 31 . . . . .	1,047	928
52	Average real estate loan . . . . .	\$7,224 00	\$9,414 00
53	Number of other loans October 31 . . . . .	611	291
54	Average other loan . . . . .	\$1,290 00	\$1,645 00
55	*Gross income received during period . . . . .	\$572,790 47	\$612,337 82
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$62,010 86	\$52,844 46
57	*Bank building occupancy . . . . .	23,084 68	8,759 06
58	Advertising . . . . .	7,691 97	567 20
59	Contributions, etc. . . . .	75 00	1,606 89
60	State tax . . . . .	7,060 27	7,405 26
61	Miscellaneous . . . . .	38,818 17	35,017 68
62	Total of above costs per \$1,000 of deposits . . . . .	14 50	9 86

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

NATICK		NEW BEDFORD		NEWBURYPORT	
NATICK FIVE CENTS SAVINGS BANK		NEW BEDFORD FIVE CENTS SAVINGS BANK		INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	
\$161,640 68	\$315,580 89	\$541,013 07	\$36,738 60	\$86,114 31	1
658,404 32	588,667 25	487,432 92	414,147 48	376,315 73	2
7,085,997 88	19,943,314 68	29,102,742 90	11,814,145 97	3,324,261 07	3
			1,890,880 25	—	4
1,913,583 28	8,801,027 27	9,209,920 90	6,453,737 33	3,785,816 28	5
2,135,521 69	4,704,632 52	5,014,464 06	1,799,999 33	1,570,828 29	6
22,005,755 76	40,204,585 09	85,965,967 42	5,358,105 85	11,909,510 09	7
5,482,766 65	2,813,792 01	6,431,020 13	—	2,034,754 10	8
4,421,060 16	3,546,929 25	4,109,945 74	822,098 43	490,032 10	9
124,787 26	11,321,983 60	6,436,838 71	758,569 84	—	10
214,233 49	6,360,393 35	1,418,267 74	754,208 43	—	11
350,210 74	159,594 01	—	22,047 82	177,914 78	12
726,788 21	598,357 03	1,559,905 44	1,323,578 19	545,876 36	13
255,900 56	645,725 00	606,304 54	78,741 50	58,230 73	14
97,725 47	39,443 25	226,591 80	17,143 93	63,078 25	15
209,312 31	38,151 64	121,040 14	—	23,009 67	16
2,355 39	—	—	—	—	17
—	13,134 38	61,938 11	—	—	18
30,092 28	113,388 41	151,309 19	32,555 86	28,962 52	19
1 00	30,073 42	1 00	1 00	1 00	20
30,803 45	40,782 53	153,968 18	4,879 75	158,874 76	21
<b>\$45,906,940 58</b>	<b>\$100,279,555 58</b>	<b>\$151,598,701 99</b>	<b>\$31,581,579 56</b>	<b>\$24,613,610 04</b>	<b>22</b>
\$41,075,082 74	\$70,032,100 66	\$112,098,249 91	\$23,762,708 76	\$21,642,790 25	23
—	18,940,949 56	22,590,352 82	4,203,031 57	—	24
—	—	—	—	—	25
24,983 00	260,012 00	897,093 00	—	217,035 50	26
—	—	—	—	—	27
36,097 82	438,493 65	353,993 52	77,939 13	31,366 73	28
468,034 26	576,548 67	3,574,306 22	109,698 80	166,322 42	29
219,725 42	216,382 79	285,409 81	25,570 79	59,633 65	30
—	385,881 37	592,479 77	40,869 46	—	31
29,871 02	17,517 32	84,813 35	693 35	55,021 87	32
2,003,836 00	5,028,000 00	7,200,000 00	2,088,523 88	1,331,100 00	33
4.88	5.63	5.31	7.47	6.08	34
2,049,310 32	4,383,669 56	3,922,003 59	1,272,543 82	1,110,339 62	35
4.99	4.91	2.89	4.55	5.07	36
<b>\$45,906,940 58</b>	<b>\$100,279,555 58</b>	<b>\$151,598,701 99</b>	<b>\$31,581,579 56</b>	<b>\$24,613,610 04</b>	<b>37</b>
13,311	36,432	55,812	11,639	10,325	38
2,207	4,666	5,903	1,856	1,185	39
1,650	3,961	4,098	2,029	950	40
13,868	37,137	57,617	11,466	10,560	41
4 1/2	4 1/2-5	4 1/2-5	4 1/2-5	4 1/2	42
\$1,752,170 70	\$3,812,501 24	\$5,783,726 86	\$1,191,046 83	\$948,833 13	43
41,435	84,845	180,783	15,960	29,202	44
22,774	46,893	88,137	10,315	15,563	45
\$10,842,872 65	\$29,657,231 65	\$37,930,847 62	\$6,069,097 56	\$5,568,924 93	46
\$10,677,135 64	\$25,692,219 93	\$32,494,296 39	\$6,783,155 92	\$4,953,490 88	47
\$2,962 00	\$2,396 00	\$2,338 00	\$2,439 00	\$2,050 00	48
3,031	6,343	7,361	863	2,247	49
\$10,640 00	\$10,129 00	\$14,178 00	\$8,914 00	\$6,424 00	50
875	615	662	416	689	51
\$1,231 00	\$1,232 00	\$2,356 00	\$3,234 00	\$1,050 00	52
\$2,249,407 88	\$4,799,466 95	\$7,464,996 96	\$1,455,255 96	\$1,234,616 83	53
					54
					55
\$171,192 64	\$336,465 98	\$508,153 39	\$68,809 61	\$110,282 48	56
27,514 93	102,302 47	132,273 17	14,578 71	22,442 20	57
19,527 04	46,826 01	58,503 73	3,738 33	6,743 85	58
6,614 33	5,100 00	18,727 04	1,450 00	1,100 00	59
20,392 02	77,376 50	93,657 83	33,538 96	15,627 50	60
117,590 64	164,304 68	263,986 43	37,760 92	89,125 66	61
8 83	8 24	7 98	5 71	11 34	62

		NEWTON	
		NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$286,411 99	\$284,570 21
2	Due from banks . . . . .	569,815 57	423,759 57
3	U. S. Government obligations, direct and fully guaranteed . . . . .	12,364,157 91	12,401,193 21
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	19,532,168 53	5,539,459 83
6	Bank and fire insurance company stocks, etc. . . . .	8,025,478 01	2,011,163 34
7	Real estate loans (conventional) . . . . .	84,258,741 06	27,561,626 27
8	G.I. loans (in-state) . . . . .	12,596,316 14	882,462 72
9	F.H.A. loans (in-state) . . . . .	8,450,028 53	200,000 00
10	G.I. loans (out-of-state) . . . . .	10,169,628 49	—
11	F.H.A. loans (out-of-state) . . . . .	24,016,482 99	—
12	Personal loans . . . . .	1,251,547 30	199,974 09
13	Other loans . . . . .	3,628,405 75	1,292,839 94
14	Banking premises . . . . .	1,101,277 53	240,160 01
15	Furniture and fixtures . . . . .	185,881 82	16,006 14
16	Other real estate owned, etc. . . . .	1,436 71	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	372,168 13	53,940 51
19	Mutual Savings Central Fund, Inc. . . . .	128,267 10	26,143 05
20	Deposit Insurance Fund . . . . .	38,940 99	1 00
21	All other assets . . . . .	201,102 91	13,852 69
22	<b>Total</b> . . . . .	<b>\$187,178,257 46</b>	<b>\$51,147,152 58</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$114,386,619 04	\$32,021,886 72
24	Special Notice Account deposits . . . . .	56,051,027 34	13,952,103 93
25	Systematic Savings Account deposits . . . . .	16,475 16	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	476,494 00	245,389 75
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	48 01	—
30	Unearned discount . . . . .	995,764 59	27,022 39
31	Due to mortgagors . . . . .	61,948 00	180,068 83
32	Mortgagors' payments not applied . . . . .	63,963 00	61,437 79
33	Net interim income . . . . .	2,409,620 43	664,104 14
34	All other liabilities . . . . .	205,723 56	15,824 15
35	Guaranty Fund . . . . .	6,384,725 22	1,992,000 00
36	Percentage to total deposits . . . . .	3.74	4.31
37	Other surplus accounts . . . . .	6,125,849 11	1,987,314 88
38	Percentage to total deposits . . . . .	3.58	4.30
39	<b>Total</b> . . . . .	<b>\$187,178,257 46</b>	<b>\$51,147,152 58</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	60,048	17,792
41	Number of deposit accounts opened during period . . . . .	11,408	2,016
42	Number of deposit accounts closed during period . . . . .	8,902	1,727
43	Number of accounts October 31, 1967 . . . . .	62,554	18,081
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4½-5
45	Amount of all dividends paid during period . . . . .	\$7,060,783 08	\$1,931,004 52
46	Number of deposits made during period . . . . .	213,435	57,930
47	Number of withdrawals made during period . . . . .	97,229	29,202
48	Amount deposited during period . . . . .	\$68,620,178 01	\$16,537,453 37
49	Amount withdrawn during period . . . . .	\$58,146,760 82	\$14,768,363 91
50	Average amount in each account . . . . .	\$2,715 00	\$2,543 00
51	Number of real estate loans October 31 . . . . .	8,987	2,017
52	Average real estate loan . . . . .	\$15,521 00	\$14,201 00
53	Number of other loans October 31 . . . . .	2,734	779
54	Average other loan . . . . .	\$1,785 00	\$1,916 00
55	*Gross income received during period . . . . .	\$8,996,846 46	\$2,423,864 11
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$628,471 60	\$158,415 71
57	*Bank building occupancy . . . . .	145,875 53	44,481 29
58	Advertising . . . . .	63,219 60	14,558 19
59	Contributions, etc. . . . .	14,286 22	3,100 00
60	State tax . . . . .	125,243 36	33,628 86
61	Miscellaneous . . . . .	352,572 14	64,248 87
62	Total of above costs per \$1,000 of deposits . . . . .	7 80	6 93

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



NORTH ADAMS	NORTHAMPTON				NORTH ATTLE- BOROUGH
NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	
\$227,464 30	\$138,000 94	\$79,713 34	\$252,441 62	\$222,104 13	
586,723 86	214,846 40	136,227 78	301,079 09	951,869 89	
274,858 38	3,403,160 25	3,408,954 48	9,844,714 01	7,440,799 13	
—	410,052 79	—	—	—	
5,165,740 40	1,360,430 82	1,819,236 00	2,331,035 84	4,903,294 49	
2,000,452 48	427,874 82	708,909 85	638,934 63	1,914,459 96	
25,275,026 13	10,932,587 59	10,129,843 11	13,098,764 50	26,609,431 63	
2,422,359 42	1,312,144 90	711,346 12	2,389,006 01	3,987,930 89	
1,203,846 70	659,376 65	305,393 74	1,924,668 05	7,174,912 96	
2,834,998 41	797,790 03	3,151,065 68	313,531 28	1,126,020 43	
2,438,353 70	1,669,232 89	2,071,006 70	2,671,417 07	2,803,675 25	
1,284,431 47	218,409 92	105,694 50	123,658 83	575,223 21	
883,718 10	379,467 85	295,267 54	631,185 41	893,540 08	
226,456 74	80,620 97	113,486 26	69,933 05	230,792 72	
83,224 07	16,669 61	15,112 06	36,084 80	130,836 22	
86,312 14	—	49,124 25	14,748 97	245,095 52	
82 15	400 00	250 39	17 75	—	
70,100 02	—	—	11,658 64	—	
52,163 97	17,512 76	19,944 92	50,704 93	57,096 06	
1 00	3,341 58	1 00	5,299 96	28,487 70	
47,200 54	5,780 48	5,523 99	6,502 46	111,385 08	
\$45,163,513 98	\$22,047,701 25	\$23,126,101 71	\$34,715,386 90	\$59,406,955 35	
\$30,693,091 28	\$12,184,291 66	\$13,373,656 72	\$27,812,518 00	\$45,892,743 63	
9,456,823 65	6,892,039 48	7,364,531 89	2,735,945 47	6,802,129 74	
50,941 80	—	—	—	711 34	
—	—	—	—	—	
13,332 50	126,365 00	88,794 00	113,252 50	355,096 50	
—	—	—	—	—	
388,546 11	126,214 71	94,602 24	217,739 82	111,077 39	
162,718 02	331,209 52	255,238 76	495,661 44	887,812 85	
175,314 87	395,607 47	58,925 18	85,272 21	428,704 38	
213,577 54	37,537 79	398,893 80	102,947 14	11,091 74	
225,387 53	9,513 93	1,638 30	14,470 64	199,217 47	
1,999,700 00	784,800 00	921,600 00	2,055,600 00	2,477,450 00	
4.97	4.09	4.43	6.70	4.67	
1,784,080 68	1,160,121 69	568,220 82	1,081,979 68	2,240,920 31	
4.44	6.04	2.73	3.53	4.22	
\$45,163,513 98	\$22,047,701 25	\$23,126,101 71	\$34,715,386 90	\$59,406,955 35	
16,915	7,798	10,251	12,824	19,365	
1,845	1,310	1,015	2,462	2,297	
1,898	1,275	1,054	1,594	1,896	
16,862	7,833	10,212	13,692	19,766	
4½-5	4½-4¾	4½-4¾	4.30-4.80	4½-5	
\$1,778,610 01	\$796,985 58	\$851,694 76	\$1,226,688 78	\$2,251,574 99	
21,974	20,444	23,523	27,620	59,746	
31,148	11,465	22,291	17,178	32,915	
\$11,161,983 02	\$4,791,554 92	\$5,586,427 27	\$8,907,895 86	\$15,722,635 67	
\$10,664,894 41	\$4,551,317 00	\$5,878,951 56	\$8,200,519 51	\$14,081,335 02	
\$2,381 00	\$2,435 00	\$2,031 00	\$2,205 00	\$2,666 00	
3,455	1,619	1,468	1,970	4,285	
\$9,891 00	\$9,494 00	\$11,150 00	\$10,354 00	\$9,732 00	
2,084	576	335	505	1,310	
\$1,040 00	\$1,038 00	\$1,196 00	\$1,494 00	\$1,121 00	
\$2,394,003 66	\$1,073,135 51	\$1,128,709 60	\$1,586,459 99	\$2,967,757 73	
\$202,709 11	\$92,663 85	\$81,700 26	\$140,637 03	\$215,428 00	
15,176 77	16,781 49	27,211 02	18,815 64	40,981 28	
21,167 70	5,807 71	7,159 68	11,665 41	17,648 27	
5,830 00	995 00	1,015 00	3,441 76	9,689 03	
28,602 91	13,927 46	18,467 64	27,148 72	34,235 65	
118,500 62	40,477 84	36,733 79	51,416 63	146,948 19	
9 76	8 95	8 31	8 28	8 82	

†Includes Daily Interest Accounts \$79,059.59.

		NORTH-BRIDGE	NORTH BROOKFIELD
		WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$141,995 93	\$29,924 80
2	Due from banks . . . . .	701,453 71	265,674 09
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,355,648 51	1,716,180 33
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	2,332,801 24	302,000 00
6	Bank and fire insurance company stocks, etc. . . . .	965,991 37	283,009 89
7	Real estate loans (conventional) . . . . .	12,327,336 73	4,763,498 62
8	G.I. loans (in-state) . . . . .	1,062,543 00	112,570 32
9	F.H.A. loans (in-state) . . . . .	—	—
10	G.I. loans (out-of-state) . . . . .	342,228 92	—
11	F.H.A. loans (out-of-state) . . . . .	107,178 09	—
12	Personal loans . . . . .	11,095 82	—
13	Other loans . . . . .	351,772 25	142,872 42
14	Banking premises . . . . .	—	13,093 09
15	Furniture and fixtures . . . . .	18,107 73	2,228 80
16	Other real estate owned, etc. . . . .	—	—
17	Taxes and insurance paid on mortgaged properties . . . . .	—	16,650 12
18	Mortgage acquisition costs . . . . .	—	6,235 07
19	Mutual Savings Central Fund, Inc. . . . .	23,987 21	1 00
20	Deposit Insurance Fund . . . . .	1 00	6,376 99
21	All other assets . . . . .	30,182 99	—
22	<b>Total</b> . . . . .	<b>\$20,772,324 80</b>	<b>\$7,660,315 54</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$16,006,458 52	\$5,407,799 96
24	Special Notice Account deposits . . . . .	2,207,317 44	1,241,306 54
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	137,006 00	—
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	66,372 04	—
31	Due to mortgagors . . . . .	194,249 89	47,228 40
32	Mortgagors' payments not applied . . . . .	404,997 23	22,445 19
33	Net interim income . . . . .	—	114,547 78
34	All other liabilities . . . . .	27,763 29	38 78
35	Guaranty Fund . . . . .	961,682 00	442,809 59
36	Percentage to total deposits . . . . .	5.24	6.66
37	Other surplus accounts . . . . .	766,478 39	384,139 30
38	Percentage to total deposits . . . . .	4.17	5.78
39	<b>Total</b> . . . . .	<b>\$20,772,324 80</b>	<b>\$7,660,315 54</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	9,373	3,853
41	Number of deposit accounts opened during period . . . . .	1,749	383
42	Number of deposit accounts closed during period . . . . .	931	370
43	Number of accounts October 31, 1967 . . . . .	10,191	3,866
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¾	4½-5
45	Amount of all dividends paid during period . . . . .	\$759,543 33	\$285,349 82
46	Number of deposits made during period . . . . .	28,583	6,363
47	Number of withdrawals made during period . . . . .	13,316	3,663
48	Amount deposited during period . . . . .	\$4,873,446 09	\$1,595,023 50
49	Amount withdrawn during period . . . . .	\$4,227,697 36	\$1,472,861 43
50	Average amount in each account . . . . .	\$1,787 00	\$1,720 00
51	Number of real estate loans October 31 . . . . .	1,561	690
52	Average real estate loan . . . . .	\$8,865 00	\$7,067 00
53	Number of other loans October 31 . . . . .	211	113
54	Average other loan . . . . .	\$1,719 00	\$1,264 00
55	*Gross income received during period . . . . .	\$1,017,430 64	\$367,249 34
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$105,604 75	\$29,534 20
57	*Bank building occupancy . . . . .	21,789 24	4,750 03
58	Advertising . . . . .	19,086 80	3,578 62
59	Contributions, etc. . . . .	2,668 47	643 43
60	State tax . . . . .	11,361 30	2,333 85
61	Miscellaneous . . . . .	63,078 60	13,443 69
62	Total of above costs per \$1,000 of deposits . . . . .	12 28	8 16

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

NORWELL	ORANGE	PALMER	PEABODY	PITTSFIELD	
SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	
\$70,040 62	\$24,832 42	\$56,755 20	\$294,759 42	\$180,316 95	1
238,600 99	77,376 35	235,229 63	411,022 09	2,085,006 77	2
1,270,113 65	822,134 98	4,966,059 18	8,661,786 79	12,069,370 71	3
45,000 00	—	1,231,812 08	—	—	4
1,281,815 79	820,702 45	1,882,862 36	5,911,106 88	3,132,396 46	5
257,015 96	265,606 80	1,327,171 21	2,701,568 72	1,632,745 08	6
5,965,142 16	4,442,907 93	14,792,949 95	32,556,955 03	20,314,032 67	7
26,250 13	296,669 79	1,545,304 94	3,209,751 17	7,733,302 32	8
—	366,326 27	994,755 39	1,104,933 85	4,194,968 33	9
—	51,915 24	2,609,128 60	—	13,357,721 59	10
—	216,837 59	—	537,829 36	4,529,362 42	11
14,212 56	9,039 91	185,750 84	52,772 21	1,023,231 45	12
348,567 08	74,223 74	360,247 27	360,735 49	772,251 01	13
20,740 25	20,525 54	167,030 76	381,224 73	163,892 44	14
18,838 71	8,904 22	61,436 86	79,486 03	66,183 24	15
9,558 41	74,207 06	35,095 62	13,053 84	—	16
—	—	2,126 33	—	—	17
—	13,410 08	9,979 47	40,447 05	—	18
8,250 83	12,803 56	32,291 20	31,262 51	54,563 96	19
1 00	10,830 37	1 00	1 00	16,017 83	20
1,054 99	20,372 82	2,740 91	32,224 72	137,327 58	21
<b>\$9,575,203 13</b>	<b>\$7,629,677 12</b>	<b>\$30,498,728 80</b>	<b>\$56,380,920 89</b>	<b>\$71,462,690 81</b>	<b>22</b>
\$8,597,738 20	\$4,931,638 14	\$19,203,206 00	\$48,139,724 61	‡\$47,393,479 60	23
—	1,931,978 47	7,072,455 13	—	14,286,233 39	24
—	—	—	—	—	25
8,400 00	47,167 75	65,866 50	239,097 00	10,812 50	26
—	—	—	—	—	27
—	—	—	—	—	28
1,707 65	8,357 34	137,145 21	19,969 89	937,309 74	29
89,721 81	19,267 89	323,121 62	2,203,640 55	210,988 58	30
74,206 70	57,294 61	304,541 58	879,942 91	1,437,615 65	31
100,594 32	—	135,604 33	49,696 74	—	32
5,935 83	2,317 84	17,793 16	17,790 65	31,746 29	33
478,000 00	390,505 93	1,570,000 00	2,259,193 86	3,763,500 00	34
5.55	5.65	5.96	4.67	6.10	35
218,898 62	241,149 15	1,678,995 27	2,571,684 68	3,391,005 06	36
2.54	3.49	6.37	5.32	5.50	37
<b>\$9,575,203 13</b>	<b>\$7,629,677 12</b>	<b>\$30,498,728 80</b>	<b>\$56,380,920 89</b>	<b>\$71,462,690 81</b>	<b>38</b>
4,494	5,435	10,247	21,082	23,522	40
562	520	1,092	2,378	2,386	41
304	499	946	1,948	2,357	42
4,752	5,456	10,393	21,512	23,551	43
4½	4½-4½	4½-5	4.65	4½-5	44
\$360,285 31	\$290,310 45	\$1,147,127 81	\$2,062,846 26	\$2,687,198 12	45
10,422	12,167	24,252	74,958	52,366	46
6,303	8,342	9,677	35,095	25,691	47
\$2,286,430 62	\$1,306,762 82	\$5,810,203 30	\$13,025,675 50	\$14,506,781 41	48
\$2,239,065 03	\$1,963,608 41	\$5,527,905 18	\$12,044,294 00	\$13,174,852 75	49
\$1,801 00	\$1,258 00	\$2,528 00	\$2,238 00	\$2,618 00	50
689	686	2,101	2,297	4,828	51
\$8,696 00	\$7,835 00	\$9,492 00	\$16,286 00	\$10,383 00	52
181	89	502	327	1,518	53
\$2,004 00	936 00	\$1,088 00	\$1,265 00	\$1,182 00	54
\$469,235 69	\$396,471 53	\$1,495,668 72	\$2,717,978 88	\$3,604,830 78	55
\$40,272 81	\$28,087 10	\$104,017 84	\$288,111 67	\$286,414 15	56
10,672 79	5,904 31	28,722 80	75,547 75	54,521 49	57
3,136 91	2,184 77	7,588 51	38,338 24	39,058 88	58
566 63	765 39	2,329 14	9,240 44	6,804 34	59
5,609 09	4,169 89	20,661 49	33,449 47	52,580 00	60
20,388 52	36,310 45	62,896 25	92,223 22	158,377 14	61
9 38	11 28	8 61	11 14	9 69	62

‡Includes Daily Interest Accounts \$347,194.65.

		PITTSFIELD	PLYMOUTH
		CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$318,017 34	\$48,143 96
2	Due from banks . . . . .	1,029,579 47	105,014 55
3	U. S. Government obligations, direct and fully guaranteed . . . . .	3,581,042 20	1,440,889 90
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	3,283,747 20	1,506,123 89
6	Bank and fire insurance company stocks, etc. . . . .	3,095,699 91	165,378 75
7	Real estate loans (conventional) . . . . .	25,028,651 82	7,701,885 01
8	G.I. loans (in-state) . . . . .	3,492,118 18	218,664 21
9	F.H.A. loans (in-state) . . . . .	1,155,800 08	—
10	G.I. loans (out-of-state) . . . . .	7,566,242 81	626,673 18
11	F.H.A. loans (out-of-state) . . . . .	15,911,762 39	590,648 49
12	Personal loans . . . . .	2,753,372 95	138,789 75
13	Other loans . . . . .	2,624,385 08	213,785 48
14	Banking premises . . . . .	710,440 22	104,930 47
15	Furniture and fixtures . . . . .	257,131 67	34,462 06
16	Other real estate owned, etc. . . . .	59,192 83	—
17	Taxes and insurance paid on mortgaged properties . . . . .	394 64	—
18	Mortgage acquisition costs . . . . .	71,190 62	—
19	Mutual Savings Central Fund, Inc. . . . .	52,701 61	14,602 28
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	143,499 35	6,870 27
22	Total . . . . .	<b>\$71,134,971 37</b>	<b>\$12,916,863 25</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$37,318,579 09	\$8,746,061 80
24	Special Notice Account deposits . . . . .	25,218,300 30	2,901,255 03
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	290,537 00	34,558 50
28	Borrowed money . . . . .	400,000 00	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	952,771 76	69,116 52
31	Due to mortgagors . . . . .	402,547 07	97,044 50
32	Mortgagors' payments not applied . . . . .	944,953 65	61,317 74
33	Net interim income . . . . .	—	48,716 66
34	All other liabilities . . . . .	76,294 28	6,163 03
35	Guaranty Fund . . . . .	2,744,824 05	541,557 76
36	Percentage to total deposits . . . . .	4.37	4.64
37	Other surplus accounts . . . . .	2,786,164 17	411,071 71
38	Percentage to total deposits . . . . .	4.43	3.52
39	Total . . . . .	<b>\$71,134,971 37</b>	<b>\$12,916,863 25</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	29,278	6,528
41	Number of deposit accounts opened during period . . . . .	4,248	706
42	Number of deposit accounts closed during period . . . . .	3,365	657
43	Number of accounts October 31, 1967 . . . . .	30,161	6,577
44	†Last rates of dividends, including extras, paid for year . . . . .	4.50-5.00	4 1/2-4 3/4
45	Amount of all dividends paid during period . . . . .	\$2,800,448 61	\$476,018 24
46	Number of deposits made during period . . . . .	90,452	15,974
47	Number of withdrawals made during period . . . . .	49,774	8,476
48	Amount deposited during period . . . . .	\$16,222,861 72	\$3,208,949 66
49	Amount withdrawn during period . . . . .	\$15,459,514 69	\$2,701,569 05
50	Average amount in each account . . . . .	\$2,073 00	\$1,771 00
51	Number of real estate loans October 31 . . . . .	3,773	939
52	Average real estate loan . . . . .	\$14,088 00	\$9,731 00
53	Number of other loans October 31 . . . . .	5,206	276
54	Average other loan . . . . .	\$1,033 00	\$1,277 00
55	*Gross income received during period . . . . .	\$3,675,816 81	\$653,187 34
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$298,680 00	\$48,553 50
57	*Bank building occupancy . . . . .	84,166 68	15,329 14
58	Advertising . . . . .	44,229 04	6,032 09
59	Contributions, etc. . . . .	6,048 00	3,156 08
60	State tax . . . . .	55,683 74	7,313 11
61	Miscellaneous . . . . .	207,384 19	35,300 32
62	Total of above costs per \$1,000 of deposits . . . . .	11 14	9 94

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

PLYMOUTH	PROVINCE-TOWN	QUINCY	RANDOLPH	READING	
PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	READING SAVINGS BANK	
\$138,611 88	\$88,643 56	\$299,169 55	\$155,617 97	\$121,908 25	1
809,613 27	132,785 63	560,473 26	378,869 37	290,558 89	2
3,079,555 56	2,033,014 60	18,291,260 71	3,118,722 50	2,099,426 60	3
—	10,000 00	653,885 55	—	—	4
1,263,457 40	789,884 53	9,662,578 61	1,964,358 02	1,347,645 14	5
802,338 76	732,651 25	1,333,478 05	375,181 64	335,647 12	6
16,750,884 78	7,982,067 11	52,740,212 04	15,192,196 72	10,744,574 44	7
1,578,150 66	—	1,028,596 45	373,933 10	1,623,149 45	8
818,522 51	—	3,237,458 43	—	1,455,983 34	9
—	332,355 22	66,033 78	—	196,612 34	10
944,048 08	670,959 66	204,858 77	156,747 18	315,823 84	11
479,243 73	154,435 77	349,313 44	324,950 14	152,897 95	12
851,207 44	275,015 85	2,124,090 65	555,507 97	437,026 18	13
265,455 75	209,239 15	369,101 37	181,261 92	152,571 89	14
58,789 83	29,739 40	118,343 49	32,452 56	23,645 94	15
7,530 15	—	16,394 11	164,664 86	14,918 08	16
42 00	—	8,369 38	—	—	17
—	—	—	—	—	18
24,634 86	9,457 02	88,239 04	17,936 58	13,579 12	19
6,547 65	1 00	1 00	1 00	5,925 29	20
4,438 31	1,721 00	24,001 86	21,409 39	10,092 78	21
<b>\$27,883,072 62</b>	<b>\$13,451,970 75</b>	<b>\$91,175,859 54</b>	<b>\$23,013,810 92</b>	<b>\$19,341,986 64</b>	<b>22</b>
\$18,400,187 69	\$11,818,511 38	\$68,783,544 83	\$21,178,055 85	\$15,828,884 98	23
6,870,188 04	—	12,271,536 57	—	1,495,179 26	24
—	—	—	—	—	25
144,212 25	69,994 50	75,875 00	104,049 00	81,603 00	26
—	—	—	—	—	27
—	—	—	—	—	28
67,488 40	64,555 51	75,351 27	32,740 30	40,859 41	29
233,522 64	55,088 37	1,127,182 59	249,967 25	139,822 00	30
278,303 84	76,400 15	346,668 81	138,818 48	388,790 02	31
67,260 52	219,448 91	249,361 07	68,883 28	138,775 15	32
8,705 71	4,550 17	102,196 23	18,569 80	11,003 19	33
1,155,500 00	476,969 71	3,975,500 00	863,584 75	626,500 00	34
4.54	4.01	4.90	4.06	3.60	35
657,703 53	666,452 05	4,168,643 17	359,142 21	590,569 63	36
2.59	5.61	5.14	1.69	3.39	37
<b>\$27,883,072 62</b>	<b>\$13,451,970 75</b>	<b>\$91,175,859 54</b>	<b>\$23,013,810 92</b>	<b>\$19,341,986 64</b>	<b>38</b>
15,771	4,588	34,469	14,900	13,350	39
2,324	545	3,757	2,296	1,406	40
1,759	464	3,224	1,586	1,406	41
16,336	4,669	35,002	15,610	13,350	42
4 1/4 - 4 3/4	4 3/4	4 1/2 - 4 3/4	4 3/4	4 1/2 - 4 3/4	43
\$1,027,716 75	\$513,278 91	\$3,450,953 58	\$887,934 37	\$671,396 96	44
49,315	11,418	110,187	50,153	39,225	45
29,627	7,918	57,086	27,570	20,912	46
\$10,631,206 15	\$3,114,109 46	\$23,444,909 04	\$7,994,277 04	\$6,925,910 95	47
\$9,960,128 14	\$3,333,481 83	\$21,694,231 82	\$7,241,170 46	\$6,268,816 67	48
\$1,539 00	\$2,530 00	\$2,316 00	\$1,357 00	\$1,291 00	49
2,245	684	4,199	1,572	1,321	50
\$8,950 00	\$13,136 00	\$13,640 00	\$10,002 00	\$10,852 00	51
1,043	337	1,228	836	499	52
\$1,276 00	\$1,274 00	\$2,014 00	\$1,053 00	\$1,182 00	53
\$1,415,240 21	\$729,107 30	\$4,503,754 42	\$1,145,390 44	\$971,161 11	54
—	—	—	—	—	55
\$148,469 35	\$54,704 98	\$344,412 88	\$108,292 12	\$88,261 58	56
46,215 25	19,925 74	74,152 96	33,979 85	23,800 71	57
7,787 98	4,258 38	43,351 76	4,465 16	8,851 38	58
3,200 00	200 00	8,764 35	335 00	1,780 68	59
14,891 80	8,935 05	58,066 97	13,110 44	9,859 22	60
75,308 01	26,217 05	165,558 77	57,269 05	44,750 82	61
11 71	9 67	8 57	10 27	10 23	62

		ROCKLAND	ROCKPORT
		ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK
	<b>Assets</b>		
1	Cash, checks and items . . . . .	\$126,862 45	\$37,733 74
2	Due from banks . . . . .	312,164 76	113,302 80
3	U. S. Government obligations, direct and fully guaranteed . . . . .	—	1,128,446 98
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	4,146,017 40	661,725 28
6	Bank and fire insurance company stocks, etc. . . . .	395,718 28	171,293 62
7	Real estate loans (conventional) . . . . .	8,706,665 44	3,857,537 74
8	G.I. loans (in-state) . . . . .	1,578,058 44	87,335 61
9	F.H.A. loans (in-state) . . . . .	864,132 09	—
10	G.I. loans (out-of-state) . . . . .	570,553 88	—
11	F.H.A. loans (out-of-state) . . . . .	853,275 90	—
12	Personal loans . . . . .	75,950 43	51,648 59
13	Other loans . . . . .	285,556 39	308,887 98
14	Banking premises . . . . .	146,196 14	28,900 95
15	Furniture and fixtures . . . . .	32,067 57	10,329 91
16	Other real estate owned, etc. . . . .	34,899 84	—
17	Taxes and insurance paid on mortgaged properties . . . . .	104 80	96 18
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	24,095 03	5,420 71
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	21,683 16	2,482 62
22	<b>Total</b> . . . . .	<b>\$18,174,003 00</b>	<b>\$6,465,143 71</b>
	<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$12,532,163 04	\$5,708,654 90
24	Special Notice Account deposits . . . . .	3,705,489 15	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	40,365 50	29,663 50
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	22,301 91	3,890 14
31	Due to mortgagors . . . . .	307,460 68	138,689 02
32	Mortgagors' payments not applied . . . . .	68,074 58	121,994 13
33	Net interim income . . . . .	65,243 98	21,151 96
34	All other liabilities . . . . .	17,600 46	2,545 75
35	Guaranty Fund . . . . .	849,155 00	212,137 00
36	Percentage to total deposits . . . . .	5.22	3.69
37	Other surplus accounts . . . . .	566,148 70	226,417 31
38	Percentage to total deposits . . . . .	3.48	3.94
39	<b>Total</b> . . . . .	<b>\$18,174,003 00</b>	<b>\$6,465,143 71</b>
	<b>General Information</b>		
40	Number of deposit accounts October 31, 1966 . . . . .	10,879	2,999
41	Number of deposit accounts opened during period . . . . .	1,727	243
42	Number of deposit accounts closed during period . . . . .	1,390	214
43	Number of accounts October 31, 1967 . . . . .	11,216	3,028
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-5	4¾
45	Amount of all dividends paid during period . . . . .	\$674,941 28	\$220,255 57
46	Number of deposits made during period . . . . .	25,080	8,620
47	Number of withdrawals made during period . . . . .	16,979	5,233
48	Amount deposited during period . . . . .	\$5,503,303 56	\$1,789,178 80
49	Amount withdrawn during period . . . . .	\$4,748,950 74	\$1,525,545 51
50	Average amount in each account . . . . .	\$1,447 00	\$1,875 00
51	Number of real estate loans October 31 . . . . .	1,373	475
52	Average real estate loan . . . . .	\$9,157 00	\$8,305 00
53	Number of other loans October 31 . . . . .	353	250
54	Average other loan . . . . .	\$1,024 00	\$1,442 00
55	*Gross income received during period . . . . .	\$893,382 40	\$302,834 23
	<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
56	Salaries, fees, bonuses, etc. . . . .	\$101,407 41	\$34,378 36
57	*Bank building occupancy . . . . .	11,997 06	6,594 43
58	Advertising . . . . .	4,628 82	2,861 72
59	Contributions, etc. . . . .	290 00	332 78
60	State tax . . . . .	10,683 97	3,590 18
61	Miscellaneous . . . . .	53,392 31	15,161 89
62	Total of above costs per \$1,000 of deposits . . . . .	11 23	11 01

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

SALEM		SHELBURNE	SOMERVILLE		
SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	
\$368,355 67	\$639,118 49	\$89,617 31	\$116,051 14	\$111,845 26	1
563,876 81	1,529,148 54	42,136 40	225,596 32	224,625 35	2
14,087,836 81	12,341,132 97	800,213 17	1,479,019 58	3,887,308 74	3
15,000 00	—	50,824 77	—	—	4
9,057,239 25	13,699,670 82	288,230 36	1,324,792 74	5,266,581 43	5
4,981,549 89	6,528,911 67	306,395 05	952,342 01	1,795,388 74	6
50,819,726 89	64,232,676 32	4,518,171 05	10,606,918 94	9,839,185 44	7
3,156,196 36	18,057,344 83	240,148 70	2,122,702 63	2,105,010 33	8
1,962,353 58	14,033,799 80	51,131 94	39,072 31	1,357,415 75	9
—	3,993,340 13	219,651 27	—	1,153,358 65	10
—	1,989,218 46	1,094,128 59	—	5,270,204 53	11
1,214,213 19	925,361 47	56,880 30	46,308 68	25,517 00	12
1,161,971 99	1,681,869 30	249,844 34	209,971 30	280,916 76	13
212,743 11	219,625 47	60,331 03	82,739 83	345,771 61	14
33,070 87	176,005 30	17,851 47	34,515 95	74,791 09	15
70,746 97	—	2,419 01	20,105 59	—	16
—	—	—	143 00	—	17
71,364 49	383,218 92	—	26,320 74	750 55	18
100,671 89	105,082 27	9,985 73	11,314 95	44,813 20	19
1 00	31,329 91	1 00	—	32,833 18	20
21,497 02	190,460 89	5,497 56	1,326 15	22,382 02	21
<b>\$87,898,415 79</b>	<b>\$140,757,315 56</b>	<b>\$8,103,459 05</b>	<b>\$17,299,242 86</b>	<b>\$31,838,699 63</b>	<b>22</b>
\$75,313,654 62	\$90,421,498 39	\$5,399,919 54	\$12,716,220 03	\$23,216,873 55	23
—	35,840,971 70	1,762,435 04	2,660,312 23	4,402,759 98	24
—	—	—	—	—	25
238,214 00	597,866 00	37,102 75	179,250 50	255,428 50	26
—	—	100,000 00	—	—	27
—	—	—	—	—	28
169,792 97	252,448 72	57,331 35	16,048 61	147,370 43	29
902,212 91	1,734,129 18	136,596 31	13,473 36	184,540 49	30
603,170 85	1,139,451 45	27,607 83	129,497 89	117,479 63	31
146,267 96	—	20,836 13	46,401 06	461,378 91	32
65,765 57	76,835 10	1,083 47	14,274 31	4,026 69	33
4,618,500 00	5,493,497 92	328,170 00	641,881 81	1,830,000 00	34
6.11	4.33	4.56	4.13	6.57	35
5,840,836 91	5,200,617 10	232,376 63	881,883 06	1,218,841 45	36
7.73	4.10	3.23	5.67	4.37	37
<b>\$87,898,415 79</b>	<b>\$140,757,315 56</b>	<b>\$8,103,459 05</b>	<b>\$17,299,242 86</b>	<b>\$31,838,699 63</b>	<b>38</b>
24,093	45,748	5,017	8,855	12,218	40
2,627	7,234	360	1,014	2,007	41
2,333	6,390	523	1,131	1,408	42
24,387	46,592	4,854	8,738	12,817	43
434	414-5	414-414	414-5	414-5	44
\$3,390,388 54	\$5,353,753 07	\$283,120 82	\$641,975 48	\$1,157,799 41	45
66,075	168,726	12,864	22,849	21,497	46
34,036	74,535	6,398	12,910	12,047	47
\$17,127,313 44	\$48,695,819 35	\$1,789,069 02	\$3,964,083 84	\$8,546,141 03	48
\$15,611,197 37	\$40,571,193 68	\$1,535,263 51	\$4,073,472 50	\$7,975,732 16	49
\$3,079 00	\$2,710 00	\$1,476 00	\$1,760 00	\$2,125 00	50
4,325	7,222	879	1,069	1,284	51
\$12,934 00	\$14,166 00	\$6,966 00	\$11,944 00	\$15,362 00	52
1,795	1,864	273	246	193	53
\$1,324 00	\$1,399 00	\$1,124 00	\$1,042 00	\$1,588 00	54
\$4,190,811 24	\$6,711,342 72	\$400,320 26	\$923,225 16	\$1,611,050 46	55
\$249,136 21	\$456,305 68	\$41,469 74	\$99,774 72	\$131,241 02	56
42,114 91	95,560 57	8,894 71	26,770 78	35,570 89	57
24,478 54	49,724 57	1,678 15	3,592 63	16,819 00	58
7,600 00	7,075 00	988 52	525 00	4,864 44	59
75,548 39	75,714 26	5,166 53	8,558 90	25,822 63	60
138,199 16	263,425 62	18,619 53	44,570 99	62,272 34	61
7 13	7 51	10 72	11 95	10 01	62

		<b>SOUTH-BRIDGE</b>	<b>SPENCER</b>
		<b>SOUTHBIDGE SAVINGS BANK</b>	<b>SPENCER SAVINGS BANK</b>
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$114,956 95	\$37,860 51
2	Due from banks . . . . .	103,045 22	60,777 84
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,351,603 24	1,678,423 98
4	State, county and municipal obligations . . . . .	25,000 00	117,537 16
5	Other bonds, notes and debentures . . . . .	2,399,485 55	1,192,182 18
6	Bank and fire insurance company stocks, etc. . . . .	757,937 27	\$19,588 49
7	Real estate loans (conventional) . . . . .	16,760,945 61	8,225,278 43
8	G.I. loans (in-state) . . . . .	1,179,462 79	
9	F.H.A. loans (in-state) . . . . .		369,356 68
10	G.I. loans (out-of-state) . . . . .	2,195,556 39	—
11	F.H.A. loans (out-of-state) . . . . .	1,169,009 29	—
12	Personal loans . . . . .	124,048 45	—
13	Other loans . . . . .	449,995 21	368,309 87
14	Banking premises . . . . .	149,596 04	42,854 07
15	Furniture and fixtures . . . . .	17,018 24	2,309 84
16	Other real estate owned, etc. . . . .	13,946 48	3,920 22
17	Taxes and insurance paid on mortgaged properties . . . . .	—	1,804 00
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	31,730 79	9,376 40
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	4,824 03	4,581 27
22	<b>Total</b> . . . . .	<b>\$29,848,162 55</b>	<b>\$12,934,161 94</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$26,737,482 42	\$11,404,760 50
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	71,512 50	207 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	69,818 72	23,824 05
31	Due to mortgagors . . . . .	194,277 78	136,815 30
32	Mortgagors' payments not applied . . . . .	103,554 53	150,895 60
33	Net interim income . . . . .	1,333 33	2,689 93
34	All other liabilities . . . . .	1,361,500 00	717,396 12
35	Guaranty Fund . . . . .	5.08	6.29
36	Percentage to total deposits . . . . .	1,308,683 27	497,573 44
37	Other surplus accounts . . . . .	4.88	4.36
38	Percentage to total deposits . . . . .		
39	<b>Total</b> . . . . .	<b>\$29,848,162 55</b>	<b>\$12,934,161 94</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	9,874	6,178
41	Number of deposit accounts opened during period . . . . .	996	579
42	Number of deposit accounts closed during period . . . . .	874	481
43	Number of accounts October 31, 1967 . . . . .	9,996	6,276
44	†Last rates of dividends, including extras, paid for year . . . . .	4½	4¾
45	Amount of all dividends paid during period . . . . .	\$1,148,959 23	\$493,504 15
46	Number of deposits made during period . . . . .	26,488	12,672
47	Number of withdrawals made during period . . . . .	15,489	7,220
48	Amount deposited during period . . . . .	\$5,907,460 46	\$2,598,986 74
49	Amount withdrawn during period . . . . .	\$5,474,232 07	\$1,981,505 42
50	Average amount in each account . . . . .	\$2,668 00	\$1,811 00
51	Number of real estate loans October 31 . . . . .	2,018	1,289
52	Average real estate loan . . . . .	\$10,557 00	\$6,667 00
53	Number of other loans October 31 . . . . .	387	272
54	Average other loan . . . . .	\$1,483 00	\$1,354 00
55	*Gross income received during period . . . . .	\$1,474,831 75	\$609,940 47
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$89,910 08	\$37,390 95
57	*Bank building occupancy . . . . .	20,741 24	8,949 99
58	Advertising . . . . .	8,263 44	8,149 27
59	Contributions, etc. . . . .	3,075 00	100 00
60	State tax . . . . .	19,180 94	7,677 62
61	Miscellaneous . . . . .	48,391 52	25,406 28
62	Total of above costs per \$1,000 of deposits . . . . .	7 09	7 69

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



SPRINGFIELD			STONEHAM	TAUNTON	
HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	
\$112,237 42	\$289,259 95	\$1,145,466 79	\$161,179 71	\$222,657 93	1
288,712 85	502,445 57	282,677 42	599,151 09	260,604 61	2
6,813,628 29	15,118,067 11	29,176,614 46	1,830,633 35	7,175,174 61	3
2,343,882 43	4,654,176 42	19,000,093 50	2,596,551 07	2,886,406 07	4
1,474,991 15	2,367,183 68	14,722,615 62	1,252,150 91	1,579,028 11	5
16,026,209 19	38,122,190 42	61,872,524 25	15,188,968 37	15,574,278 38	6
3,275,128 79	8,364,954 70	25,792,890 43	1,324,996 76	3,072,214 33	7
2,152,408 45	6,508,949 48	27,719,568 62	1,419,787 57	2,739,619 03	8
4,102,022 18	12,051,601 68	34,247,904 37	—	103,932 15	9
5,951,507 41	9,845,573 63	46,385,546 92	—	791,293 57	10
574,693 86	592,207 52	3,426,526 86	81,849 68	117,853 89	11
1,127,645 62	1,577,190 59	5,607,001 49	771,885 34	513,963 99	12
364,308 34	450,029 86	2,197,685 88	205,698 54	524,157 27	13
44,587 63	113,788 06	829,646 05	61,105 48	85,256 48	14
23,027 79	33,041 26	92,530 31	—	7,746 75	15
—	67 00	—	25 00	11,839 83	16
—	—	13,461 88	—	—	17
47,367 31	105,448 62	262,518 08	15,629 62	40,219 03	18
7,268 00	31,895 16	81,775 89	1 00	1 00	19
51,659 06	20,483 61	199,963 26	14,097 47	11,424 69	20
\$44,781,285 77	\$100,748,554 32	\$273,057,012 08	\$25,523,710 96	\$35,717,671 72	21
\$27,280,099 12	\$65,983,608 85	\$157,655,365 68	\$15,606,269 81	\$28,641,293 15	22
13,130,581 18	22,896,154 94	75,934,718 44	6,900,920 81	3,637,169 00	23
—	9,270 18	—	—	—	24
17,596 50	30,138 00	2,203,146 00	62,424 00	303,167 25	25
—	—	—	—	—	26
364,863 98	471,691 12	2,514,886 59	32,735 93	29,400 94	27
405,990 20	804,519 00	1,601,960 91	621,609 11	406,845 82	28
77,559 67	240,800 36	4,850,501 77	122,116 22	28,693 49	29
—	1,099,909 49	3,857,176 71	5,568 59	122,627 65	30
57,657 94	2,419,642 22	452,284 84	16,447 06	80,721 05	31
2,047,000 00	4,157,000 00	11,349,525 00	1,053,288 93	1,548,300 00	32
5.06	4.67	4.81	4.67	4.75	33
1,399,937 18	2,635,820 16	12,637,446 14	1,102,330 50	919,453 37	34
3.46	2.96	5.36	4.88	2.82	35
\$44,781,285 77	\$100,748,554 32	\$273,057,012 08	\$25,523,710 96	\$35,717,671 72	36
10,926	34,753	109,620	10,584	15,686	37
1,001	3,041	14,082	1,293	1,671 41	38
1,138	3,805	13,241	1,392	1,575 42	39
10,789	33,989	110,461	10,485	15,782 43	40
4 1/2-5	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-5	4 3/4-4 7/8	41
\$1,779,875 44	\$3,800,060 59	\$10,051,738 19	\$974,551 06	\$1,305,786 88	42
17,977	85,890	539,544	30,255	37,906 46	43
9,098	43,164	210,332	17,103	19,829 47	44
\$7,812,462 74	\$18,893,680 72	\$66,236,710 39	\$6,696,976 42	\$9,899,247 37	45
\$8,426,300 72	\$19,918,940 82	\$63,490,577 99	\$6,517,793 85	\$8,296,455 88	46
\$3,746 00	\$2,615 00	\$2,109 00	\$2,147 00	\$2,045 00	47
3,111	7,065	17,620	1,610	2,444 51	48
\$10,128 00	\$10,601 00	\$11,125 00	\$11,139 00	\$9,117 00	49
1,390	1,234	7,293	659	620 53	50
\$1,225 00	\$1,758 00	\$1,238 00	\$1,296 00	\$1,019 00	51
\$2,233,714 13	\$4,914,088 41	\$13,195,551 72	\$1,258,840 54	\$1,718,100 70	52
150,927 15	\$357,501 78	\$777,720 49	\$94,652 26	\$139,208 29	53
44,454 61	67,948 16	227,356 20	29,295 89	37,131 82	54
17,360 38	50,442 59	100,969 32	5,457 44	3,302 77	55
5,851 00	21,743 52	23,240 25	10,389 54	5,899 45	56
35,444 87	74,693 97	214,461 97	13,973 89	23,227 42	57
84,382 27	172,632 57	454,291 77	45,567 00	69,306 01	58
8 37	8 38	7 70	8 85	8 92	59

‡Includes Daily Interest Accounts \$248,842.17.

§Includes Daily Interest Accounts \$720,740.87.

		TAUNTON	UXBRIDGE
		TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$171,360 54	\$72,852 47
2	Due from banks . . . . .	195,139 89	332,697 75
3	U. S. Government obligations, direct and fully guaranteed . . . . .	5,672,310 64	2,079,714 74
4	State, county and municipal obligations . . . . .	—	307,407 55
5	Other bonds, notes and debentures . . . . .	1,733,441 15	1,823,067 88
6	Bank and fire insurance company stocks, etc. . . . .	241,574 91	454,036 09
7	Real estate loans (conventional) . . . . .	15,102,133 14	9,806,305 48
8	G.I. loans (in-state) . . . . .	1,368,831 13	603,219 31
9	F.H.A. loans (in-state) . . . . .	296,261 77	—
10	G.I. loans (out-of-state) . . . . .	—	64,685 73
11	F.H.A. loans (out-of-state) . . . . .	511,398 02	1,381,933 06
12	Personal loans . . . . .	51,544 50	24,619 24
13	Other loans . . . . .	512,827 17	299,746 99
14	Banking premises . . . . .	109,582 06	64,900 00
15	Furniture and fixtures . . . . .	47,421 24	29,228 85
16	Other real estate owned, etc. . . . .	33,147 11	4,416 32
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	301 00	13,035 68
19	Mutual Savings Central Fund, Inc. . . . .	37,495 01	21,229 35
20	Deposit Insurance Fund . . . . .	21,096 48	1 00
21	All other assets . . . . .	4,500 41	23,256 64
22	<b>Total</b> . . . . .	<b>\$26,110,366 17</b>	<b>\$17,406,354 13</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$19,996,029 06	\$12,152,970 15
24	Special Notice Account deposits . . . . .	3,607,998 03	2,994,546 02
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	38,226 00	52,259 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	65,462 07	62,988 35
31	Due to mortgagors . . . . .	265,967 16	79,481 67
32	Mortgagors' payments not applied . . . . .	6,010 88	65,975 38
33	Net interim income . . . . .	345,333 30	272,957 51
34	All other liabilities . . . . .	27,754 80	2,761 56
35	Guaranty Fund . . . . .	1,283,395 16	1,045,000 00
36	Percentage to total deposits . . . . .	5.43	6.88
37	Other surplus accounts . . . . .	474,189 71	677,414 49
38	Percentage to total deposits . . . . .	2.01	4.46
39	<b>Total</b> . . . . .	<b>\$26,110,366 17</b>	<b>\$17,406,354 13</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	13,503	7,426
41	Number of deposit accounts opened during period . . . . .	1,434	659
42	Number of deposit accounts closed during period . . . . .	1,398	695
43	Number of accounts October 31, 1967 . . . . .	13,539	7,390
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¾	4½-4¾
45	Amount of all dividends paid during period . . . . .	\$931,389 73	\$660,375 31
46	Number of deposits made during period . . . . .	29,988	16,955
47	Number of withdrawals made during period . . . . .	14,746	9,017
48	Amount deposited during period . . . . .	\$6,611,142 47	\$2,645,157 37
49	Amount withdrawn during period . . . . .	\$5,953,105 41	\$2,964,550 85
50	Average amount in each account . . . . .	\$1,738 00	\$2,049 00
51	Number of real estate loans October 31 . . . . .	1,681	1,571
52	Average real estate loan . . . . .	\$10,279 00	\$7,546 00
53	Number of other loans October 31 . . . . .	427	285
54	Average other loan . . . . .	\$1,322 00	\$1,138 00
55	*Gross income received during period . . . . .	\$1,281,798 65	\$867,313 29
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$145,975 88	\$79 378 57
57	*Bank building occupancy . . . . .	17,837 42	8,466 40
58	Advertising . . . . .	13,724 41	2,923 13
59	Contributions, etc. . . . .	2,715 04	1,609 50
60	State tax . . . . .	15,072 10	11,530 31
61	Miscellaneous . . . . .	52,187 05	28,925 58
62	Total of above costs per \$1,000 of deposits . . . . .	10 48	8 77

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WAKEFIELD	WALTHAM	WARE	WAREHAM	WARREN	
WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	
\$79,033 93	\$370,215 88	\$28,598 79	\$246,222 93	\$114,615 13	1
297,176 91	855,749 52	129,298 08	547,002 71	233,192 05	2
6,795,337 51	12,246,028 48	5,858,871 17	6,421,616 50	1,250,006 14	3
—	24,999 86	429,338 88	—	—	4
597,552 50	6,476,686 32	5,970,070 47	6,057,520 73	890,207 07	5
2,583,415 18	1,341,130 48	3,723,979 38	983,949 50	271,562 99	6
23,971,822 28	37,484,752 36	39,586,883 10	28,856,660 36	3,531,057 02	7
2,602,731 63	1,729,819 86	2,062,471 39	2,994,373 35	126,321 01	8
1,564,877 24	1,439,670 23	2,077,092 84	—	—	9
827,045 19	379,471 86	986,218 50	1,375,913 99	—	10
424,839 82	1,546,420 18	2,063,005 73	1,145,065 13	—	11
—	286,392 10	—	62,276 78	33,063 10	12
501,528 00	864,754 20	586,297 26	1,470,172 40	188,471 85	13
88,800 00	218,297 57	207,260 60	450,020 61	43,003 16	14
24,886 10	115,332 90	44,515 90	167,709 18	9,047 27	15
2,324 95	76,682 49	21,524 22	21,036 77	15,482 84	16
140 50	—	—	3,263 76	—	17
54,160 76	29,906 63	240,607 29	364 28	2,109 36	18
31,277 22	54,769 81	58,299 43	28,551 92	7,332 94	19
9,466 37	5,180 45	18,991 30	1 00	1 00	20
5,601 04	25,321 73	118,693 47	33,004 98	7,616 89	21
<b>\$40,462,017 13</b>	<b>\$65,571,582 91</b>	<b>\$64,212,017 80</b>	<b>\$50,864,726 88</b>	<b>\$6,723,089 82</b>	<b>22</b>
\$26,099,801 81	\$47,646,008 84	\$26,126,895 21	\$36,798,331 08	\$3,938,113 61	23
9,913,213 13	11,858,999 61	28,771,381 43	9,076,985 11	1,864,295 69	24
—	—	—	10,619 19	—	25
—	—	—	—	—	26
127,241 00	120,254 00	120,115 00	46,286 30	59,008 00	27
—	—	—	—	—	28
—	—	—	—	—	29
41,880 00	75,061 43	100,826 30	144,473 01	2,400 93	30
337,313 85	504,448 38	543,784 39	422,873 70	20,050 67	31
351,627 31	200,787 07	2,278,220 25	133,477 16	184,802 39	32
—	160,680 30	277,460 80	198,029 65	19,759 52	33
15,032 40	37,684 06	2,622 17	43,613 04	9,171 23	34
1,750,000 00	2,770,000 00	2,651,500 00	2,002,700 00	344,100 00	35
4.84	4.65	4.82	4.36	5.87	36
1,825,907 63	2,197,659 22	3,339,212 25	1,987,338 64	281,387 78	37
5.05	3.69	6.07	4.33	4.80	38
<b>\$40,462,017 13</b>	<b>\$65,571,582 91</b>	<b>\$64,212,017 80</b>	<b>\$50,864,726 88</b>	<b>\$6,723,089 82</b>	<b>39</b>
15,432	24,258	13,936	18,067	3,011	40
1,797	2,979	1,678	1,156	383	41
1,660	2,472	1,458	1,619	332	42
15,569	24,765	14,156	17,604	3,062	43
4.50-4.75	4½-5	4¾-5¼	4½-5	4½-5	44
\$1,555,962 86	\$2,558,374 57	\$2,518,930 28	\$1,951,489 28	\$253,871 81	45
48,044	67,030	29,214	39,540	10,282	46
28,069	34,790	11,541	26,626	4,881	47
\$11,137,707 64	\$17,267,500 88	\$10,563,025 99	\$16,714,143 85	\$1,353,625 62	48
\$10,755,976 50	\$16,259,011 95	\$9,460,178 46	\$14,532,540 95	\$1,413,724 14	49
\$2,313 00	\$2,381 00	\$3,869 00	\$2,607 00	\$1,895 00	50
2,227	3,074	3,866	3,826	521	51
\$13,198 00	\$13,852 00	\$12,099 00	\$8,984 00	\$7,020 00	52
279	931	391	505	195	53
\$1,798 00	\$1,236 00	\$1,499 00	\$3,035 00	\$1,136 00	54
\$2,023,939 65	\$3,235,470 02	\$3,279,316 46	\$2,545,649 61	\$328,201 39	55
\$105,004 61	\$240,039 15	\$203,805 74	\$234,838 50	\$33,938 51	56
15,432 02	49,481 21	27,809 16	48,402 66	6,090 28	57
4,498 45	12,954 97	21,979 58	19,563 44	2,044 20	58
3,680 11	7,513 76	1,588 60	1,755 00	65 00	59
24,559 66	41,799 19	36,556 29	29,175 44	4,401 85	60
66,697 96	125,799 94	98,593 41	124,309 44	17,529 19	61
6 10	8 02	9 11	9 98	11 04	62

		WATERTOWN	WEBSTER
		WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$66,131 26	\$120,377 73
2	Due from banks . . . . .	420,695 73	196,282 77
3	U. S. Government obligations, direct and fully guaranteed . . . . .	6,734,028 15	3,588,558 75
4	State, county and municipal obligations . . . . .	—	—
5	Other bonds, notes and debentures . . . . .	142,909 65	4,337,413 83
6	Bank and fire insurance company stocks, etc. . . . .	1,772,834 80	1,806,109 56
7	Real estate loans (conventional) . . . . .	25,880,848 92	13,332,158 89
8	G.I. loans (in-state) . . . . .	2,742,140 17	2,978,665 55
9	F.H.A. loans (in-state) . . . . .	2,659,485 09	3,026,661 13
10	G.I. loans (out-of-state) . . . . .	556,474 78	1,636,858 29
11	F.H.A. loans (out-of-state) . . . . .	994,654 09	1,114,665 05
12	Personal loans . . . . .	230,951 27	51 60
13	Other loans . . . . .	555,083 51	456,330 75
14	Banking premises . . . . .	121,924 36	311,117 75
15	Furniture and fixtures . . . . .	59,658 91	35,696 58
16	Other real estate owned, etc. . . . .	808 94	23,918 47
17	Taxes and insurance paid on mortgaged properties . . . . .	—	—
18	Mortgage acquisition costs . . . . .	104,836 03	—
19	Mutual Savings Central Fund, Inc. . . . .	26,315 50	30,666 30
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	7,622 24	14,115 36
22	<b>Total</b> . . . . .	<b>\$43,077,404 40</b>	<b>\$33,009,649 36</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$33,349,254 49	\$29,654,387 95
24	Special Notice Account deposits . . . . .	5,225,230 52	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	117,293 00	96,768 50
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	57,861 22	63,565 94
31	Due to mortgagors . . . . .	688,533 23	121,219 89
32	Mortgagors' payments not applied . . . . .	51,929 65	112,576 19
33	Net interim income . . . . .	101,033 45	—
34	All other liabilities . . . . .	65,202 62	13,012 70
35	Guaranty Fund . . . . .	1,491,000 00	1,377,347 12
36	Percentage to total deposits . . . . .	3.85	4.63
37	Other surplus accounts . . . . .	1,930,066 22	1,570,771 07
38	Percentage to total deposits . . . . .	4.99	5.28
39	<b>Total</b> . . . . .	<b>\$43,077,404 40</b>	<b>\$33,009,649 36</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	15,886	12,698
41	Number of deposit accounts opened during period . . . . .	2,266	1,336
42	Number of deposit accounts closed during period . . . . .	1,814	977
43	Number of accounts October 31, 1967 . . . . .	16,338	13,057
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¾	4½
45	Amount of all dividends paid during period . . . . .	\$1,581,240 49	\$1,262,297 00
46	Number of deposits made during period . . . . .	59,466	34,814
47	Number of withdrawals made during period . . . . .	27,649	15,321
48	Amount deposited during period . . . . .	\$11,701,714 62	\$6,001,438 93
49	Amount withdrawn during period . . . . .	\$11,267,920 41	\$5,062,932 94
50	Average amount in each account . . . . .	\$2,349 00	\$2,271 00
51	Number of real estate loans October 31 . . . . .	2,501	2,368
52	Average real estate loan . . . . .	\$13,128 00	\$9,328 00
53	Number of other loans October 31 . . . . .	533	380
54	Average other loan . . . . .	\$1,475 00	\$1,201 00
55	*Gross income received during period . . . . .	\$2,156,372 93	\$1,602,688 33
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$177,122 63	\$99,411 16
57	*Bank building occupancy . . . . .	31,965 12	33,081 79
58	Advertising . . . . .	15,978 43	6,225 79
59	Contributions, etc. . . . .	675 00	4,743 04
60	State tax . . . . .	23,321 15	22,595 92
61	Miscellaneous . . . . .	108,485 39	61,628 36
62	Total of above costs per \$1,000 of deposits . . . . .	9 27	7 68

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WELLFLEET	WEST-BOROUGH	WESTFIELD		WEYMOUTH	
WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	
\$27,171 15	\$68,432 78	\$248,833 88	\$217,809 79	\$34,325 11	1
82,201 47	21,005 61	426,598 92	447,472 70	445,670 41	2
1,328,702 34	3,184,018 70	5,737,579 58	1,374,283 29	1,682,528 49	3
5,012 14	—	—	—	—	4
190,867 50	773,209 26	1,631,242 97	3,601,933 79	511,937 96	5
122,507 54	566,074 50	2,799,652 75	2,208,224 57	214,894 50	6
4,604,842 26	10,537,955 12	34,418,124 72	19,562,948 29	6,599,228 81	7
1,515 77	831,035 68	2,377,180 86	3,105,687 39	1,370,092 30	8
—	1,332,858 59	1,231,691 16	1,919,489 28	217,465 93	9
47,014 41	—	654,180 55	1,440,812 89	—	10
466,871 77	—	153,676 84	2,339,628 80	—	11
121,674 63	47,542 61	287,134 09	456,889 58	12,780 82	12
352,917 77	327,323 18	1,362,658 66	870,536 03	92,119 75	13
25,000 00	57,863 61	758,884 67	493,566 34	125,959 31	14
14,921 96	25,831 74	152,245 11	147,636 10	25,077 69	15
—	5,583 99	36,914 95	42,448 96	—	16
—	—	652 23	1,296 08	—	17
6,505 92	14,821 26	48,992 85	32,598 96	9,094 33	18
1,968 84	1 00	1 00	1 00	11,069 74	19
1,806 93	5,465 76	7,308 94	55,654 48	1 00	20
—	—	—	—	666 15	21
\$7,401,502 20	\$17,999,023 39	\$52,333,554 73	\$38,318,918 32	\$11,352,912 30	22
\$6,730,735 66	\$12,557,375 22	\$35,458,490 60	‡\$25,142,570 93	\$6,675,031 46	23
—	3,568,036 99	10,584,239 84	8,600,878 28	3,490,018 04	24
—	—	—	—	—	25
22,821 50	10,846 00	275,646 00	143,381 50	201,376 69	26
—	—	—	—	—	27
30,679 56	2,197 01	53,043 87	152,592 78	3,906 05	28
64,847 84	256,361 61	975,625 33	380,170 53	1,269 47	29
21,075 75	120,000 52	87,799 92	621,341 65	42,979 67	30
7,477 20	—	673,007 56	—	21,372 48	31
1,626 31	6,147 94	14,069 60	10,581 77	32,415 78	32
242,000 00	685,200 00	1,780,150 00	1,378,600 00	7,375 71	33
3.58	4.25	3.84	4.07	5.04	34
280,238 38	792,858 10	2,431,482 01	1,888,800 88	354,360 75	35
4.15	4.91	5.25	5.57	3.42	36
\$7,401,502 20	\$17,999,023 39	\$52,333,554 73	\$38,318,918 32	\$11,352,912 30	37
3,181	10,335	22,094	16,551	5,039	38
313	1,127	3,049	2,799	908	39
208	896	2,566	2,292	766	40
3,286	10,566	22,577	17,058	5,181	41
4 1/2	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-5	4 1/2-4 3/4	42
\$271,744 16	\$662,772 00	\$1,940,925 32	\$1,457,566 63	\$405,818 25	43
6,296	49,442	65,828	86,196	14,396	44
4,523	20,761	30,863	32,192	7,984	45
\$2,161,497 21	\$5,480,639 06	\$13,234,871 84	\$10,293,047 02	\$3,543,960 65	46
\$1,862,388 75	\$4,866,236 31	\$12,326,121 65	\$9,997,333 33	\$2,729,561 13	47
\$2,047 00	\$1,526 00	\$2,023 00	\$1,958 00	\$2,001 00	48
747	1,330	3,520	2,713	795	49
\$6,854 00	\$9,550 00	\$11,033 00	\$10,457 00	\$10,298 00	50
216	389	1,274	1,323	52	51
\$2,197 00	\$964 00	\$1,295 00	\$1,003 00	\$2,017 00	52
\$385,015 73	\$887,345 09	\$2,579,132 61	\$1,930,663 23	\$557,266 71	53
—	—	—	—	—	54
—	—	—	—	—	55
\$44,692 04	\$88,279 70	\$257,004 06	\$187,503 79	\$43,679 60	56
5,749 97	19,118 59	58,231 45	48,514 15	15,892 62	57
2,492 16	5,425 28	43,370 50	31,980 47	6,022 75	58
315 00	205 00	2,275 00	1,500 00	390 23	59
4,257 76	9,221 32	26,778 96	20,150 47	1,442 75	60
21,508 90	46,214 78	131,392 39	103,542 95	22,829 83	61
11 74	10 45	11 28	11 65	8 71	62

‡Includes Daily Interest Accounts \$70,139.36.

		WEYMOUTH	
		SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$219,252 36	\$57,952 03
2	Due from banks . . . . .	245,667 48	579,031 84
3	U. S. Government obligations, direct and fully guaranteed . . . . .	4,439,642 13	2,764,654 36
4	State, county and municipal obligations . . . . .	89,850 43	—
5	Other bonds, notes and debentures . . . . .	2,763,836 65	4,011,518 31
6	Bank and fire insurance company stocks, etc. . . . .	2,215,580 22	793,920 32
7	Real estate loans (conventional) . . . . .	19,803,598 29	15,502,716 24
8	G.I. loans (in-state) . . . . .	2,005,010 91	2,547,657 29
9	F.H.A. loans (in-state) . . . . .	1,133,984 16	2,288,732 30
10	G.I. loans (out-of-state) . . . . .	—	—
11	F.H.A. loans (out-of-state) . . . . .	—	—
12	Personal loans . . . . .	198,092 31	1,585 32
13	Other loans . . . . .	409,919 50	272,065 76
14	Banking premises . . . . .	62,501 48	104,054 97
15	Furniture and fixtures . . . . .	36,659 00	39,231 69
16	Other real estate owned, etc. . . . .	51,818 72	16,394 48
17	Taxes and insurance paid on mortgaged properties . . . . .	50 00	403 43
18	Mortgage acquisition costs . . . . .	36,933 56	1,151 54
19	Mutual Savings Central Fund, Inc. . . . .	28,865 86	29,223 17
20	Deposit Insurance Fund . . . . .	1 00	1 00
21	All other assets . . . . .	64,751 73	25,028 33
22	<b>Total</b> . . . . .	<b>\$33,806,015 79</b>	<b>\$29,035,322 38</b>
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$19,140,748 01	\$15,252,776 38
24	Special Notice Account deposits . . . . .	19,906,151 21	10,457,095 08
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	72,010 00	53,013 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	30,119 18	13,503 12
31	Due to mortgagors . . . . .	240,480 37	720,003 26
32	Mortgagors' payments not applied . . . . .	238,723 07	158,090 78
33	Net interim income . . . . .	82,017 15	145,348 88
34	All other liabilities . . . . .	32,964 51	14,626 52
35	Guaranty Fund . . . . .	1,457,943 00	1,190,000 00
36	Percentage to total deposits . . . . .	4.84	4.62
37	Other surplus accounts . . . . .	1,604,859 29	1,030,865 36
38	Percentage to total deposits . . . . .	5.33	4.00
39	<b>Total</b> . . . . .	<b>\$33,806,015 79</b>	<b>\$29,035,322 38</b>
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	12,306	8,857
41	Number of deposit accounts opened during period . . . . .	1,271	1,444
42	Number of deposit accounts closed during period . . . . .	1,113	1,487
43	Number of accounts October 31, 1967 . . . . .	12,464	8,814
44	†Last rates of dividends, including extras, paid for year . . . . .	4½-4¾	4½-5
45	Amount of all dividends paid during period . . . . .	\$1,324,706 68	\$1,072,290 59
46	Number of deposits made during period . . . . .	34,295	23,560
47	Number of withdrawals made during period . . . . .	20,484	13,631
48	Amount deposited during period . . . . .	\$7,485,106 84	\$8,838,048 12
49	Amount withdrawn during period . . . . .	\$8,408,401 11	\$6,499,032 72
50	Average amount in each account . . . . .	\$2,411 00	\$2,917 00
51	Number of real estate loans October 31 . . . . .	2,500	1,859
52	Average real estate loan . . . . .	\$9,177 00	\$10,940 00
53	Number of other loans October 31 . . . . .	483	191
54	Average other loan . . . . .	\$1,259 00	\$1,432 00
55	*Gross income received during period . . . . .	\$1,692,480 93	\$1,371,631 28
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$109,519 60	\$124,039 27
57	*Bank building occupancy . . . . .	15,192 15	22,758 69
58	Advertising . . . . .	16,365 26	12,783 69
59	Contributions, etc. . . . .	885 00	755 00
60	State tax . . . . .	20,992 26	14,296 11
61	Miscellaneous . . . . .	64,151 85	63,767 19
62	Total of above costs per \$1,000 of deposits . . . . .	7 56	9 27

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.

WHITMAN	WILLIAMS-BURG	WILLIAMSTOWN	WINCHENDON	WINCHESTER	
WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	
\$54,929 92	\$58,501 39	\$85,453 43	\$14,699 44	\$92,637 99	1
166,514 19	117,368 72	210,899 55	656,200 33	222,061 54	2
3,858,785 70	731,773 24	3,198,198 97	2,368,904 94	7,306,238 93	3
	25,206 40				4
1,459,501 97	193,922 02	822,670 77	2,110,880 47	839,855 35	5
339,938 77		1,164,016 61	881,521 22	727,795 44	6
10,926,329 42	2,922,095 32	14,393,006 48	10,222,611 08	19,621,139 24	7
2,088,875 40			80,456 22	1,959,025 87	8
911,412 88	102,174 30		85,929 54	725,411 20	9
48,092 48		278,011 09	101,220 16	582,261 30	10
221,773 81		939,391 05	142,516 69	371,651 81	11
	93,826 03	243,120 07	25,184 68	58,854 47	12
230,119 68	211,944 07	586,721 05	437,015 61	391,423 43	13
403,777 43	77,127 47	224,208 54	67,471 22	147,140 00	14
47,936 36	25,658 43	67,227 75	8,297 42	60,047 24	15
20,640 91		79,778 61		7,500 00	16
5,731 75	652 21	1,127 74	2,251 77		17
		660 00	35,182 54	44,505 42	18
16,996 90	6,454 96	20,161 42	13,351 53	21,852 04	19
1 00	1 00	1 00	1 00	1 00	20
34,654 80	1,603 31	4,662 25	7,718 93	9,101 23	21
<b>\$20,836,013 37</b>	<b>\$4,568,308 87</b>	<b>\$22,319,316 38</b>	<b>\$17,261,417 79</b>	<b>\$33,188,536 50</b>	<b>22</b>
\$18,304,569 68	\$3,998,932 44	\$12,362,123 20	\$12,352,192 10	\$28,289,253 58	23
		7,521,664 93	2,347,462 20	1,308,842 91	24
					25
211,543 50	29,701 00	29,918 50	123,929 50	131,262 50	26
					27
			340,728 07		28
1,436 50	8,443 96	49,746 94	11,611 67	47,125 48	29
163,525 55	8,487 81	368,341 49	76,310 72	498,725 85	31
58,291 35		15,877 79	126,810 03	131,745 78	32
27,943 47	45,799 73	72,259 12			33
22,626 58	22,460 17	2,321 58	15,755 66	9,188 71	34
1,152,000 00	278,400 00	982,252 30	949,167 87	1,454,611 00	35
6.22	6.91	4.93	6.40	4.89	36
894,076 74	176,083 76	914,810 53	917,449 97	1,317,780 69	37
4.83	4.37	4.59	6.19	4.43	38
<b>\$20,836,013 37</b>	<b>\$4,568,308 87</b>	<b>\$22,319,316 38</b>	<b>\$17,261,417 79</b>	<b>\$33,188,536 50</b>	<b>39</b>
9,066	3,320	6,568	7,832	12,451	40
1,070	313	799	745	1,455	41
1,079	273	678	873	1,532	42
9,057	3,360	6,689	7,704	12,374	43
434	414	434-5	434-5	434-434	44
\$818,754 51	\$163,459 82	\$867,334 23	\$670,570 42	\$1,237,290 67	45
23,629	7,189	15,537	10,624	38,859	46
14,005	4,176	7,695	7,563	20,266	47
\$4,220,676 33	\$1,200,057 97	\$5,416,319 44	\$3,492,321 86	\$10,403,598 82	48
\$4,127,123 05	\$1,381,550 19	\$4,824,228 56	\$3,404,851 91	\$10,315,930 10	49
\$2,017 00	\$1,179 00	\$2,973 00	\$1,901 00	\$2,392 00	50
1,607	617	1,385	1,210	1,739	51
\$8,834 00	\$4,901 00	\$11,271 00	\$8,787 00	\$13,375 00	52
189	411	557	359	296	53
\$1,217 00	\$743 00	\$1,490 00	\$1,287 00	\$1,521 00	54
\$1,021,008 08	\$232,337 38	\$1,072,227 65	\$902,363 66	\$1,612,682 75	55
\$74,570 38	\$27,543 37	\$90,996 21	\$56,977 87	\$110,401 60	56
38,417 43	8,000 34	29,787 66	10,996 63	22,119 27	57
5,198 84	6,605 64	9,747 84	2,467 68	7,087 43	58
305 00	70 00	460 00	741 00	2,619 44	59
12,622 57	2,426 67	12,823 30	11,352 51	19,590 67	60
52,907 97	21,216 66	50,718 29	32,054 70	53,347 84	61
10 05	14 98	9 78	7 80	7 27	62

		WINTHROP	WOBURN
		WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK
<b>Assets</b>			
1	Cash, checks and items . . . . .	\$169,274 54	\$153,704 91
2	Due from banks . . . . .	186,845 95	418,674 23
3	U. S. Government obligations, direct and fully guaranteed . . . . .	2,285,383 77	2,859,682 06
4	State, county and municipal obligations . . . . .		
5	Other bonds, notes and debentures . . . . .	570,867 09	2,283,278 45
6	Bank and fire insurance company stocks, etc. . . . .	287,147 14	1,239,809 39
7	Real estate loans (conventional) . . . . .	9,886,876 39	15,922,635 11
8	G.I. loans (in-state) . . . . .	703,394 85	3,134,574 78
9	F.H.A. loans (in-state) . . . . .	843,776 02	789,492 83
10	G.I. loans (out-of-state) . . . . .	454,561 54	1,759,452 99
11	F.H.A. loans (out-of-state) . . . . .	77,956 35	848,432 67
12	Personal loans . . . . .	—	239,572 71
13	Other loans . . . . .	178,127 01	211,908 34
14	Banking premises . . . . .	100,400 42	149,189 23
15	Furniture and fixtures . . . . .	37,897 36	31,666 90
16	Other real estate owned, etc. . . . .	—	11,645 07
17	Taxes and insurance paid on mortgaged properties . . . . .	78 00	—
18	Mortgage acquisition costs . . . . .	—	—
19	Mutual Savings Central Fund, Inc. . . . .	6,682 95	37,789 68
20	Deposit Insurance Fund . . . . .	3,561 75	1 00
21	All other assets . . . . .	57,343 20	24,765 43
22	Total . . . . .	\$15,850,174 33	\$30,116,275 78
<b>Liabilities</b>			
23	Ordinary deposits . . . . .	\$14,510,881 42	\$26,560,790 95
24	Special Notice Account deposits . . . . .	—	—
25	Systematic Savings Account deposits . . . . .	—	—
26	Term Deposit Accounts . . . . .	—	—
27	Club deposits . . . . .	155,502 00	68,060 00
28	Borrowed money . . . . .	—	—
29	Dividends on deposits, declared and unpaid . . . . .	—	—
30	Unearned discount . . . . .	10,699 39	61,385 73
31	Due to mortgagors . . . . .	201,375 02	298,868 60
32	Mortgagors' payments not applied . . . . .	79,837 10	374,261 64
33	Net interim income . . . . .	—	138,570 19
34	All other liabilities . . . . .	2,365 68	9,509 73
35	Guaranty Fund . . . . .	353,907 38	1,667,000 00
36	Percentage to total deposits . . . . .	2.41	6.26
37	Other surplus accounts . . . . .	535,606 34	937,828 94
38	Percentage to total deposits . . . . .	3.65	3.52
39	Total . . . . .	\$15,850,174 33	\$30,116,275 78
<b>General Information</b>			
40	Number of deposit accounts October 31, 1966 . . . . .	7,456	13,509
41	Number of deposit accounts opened during period . . . . .	1,165	1,170
42	Number of deposit accounts closed during period . . . . .	598	1,142
43	Number of accounts October 31, 1967 . . . . .	8,023	13,537
44	†Last rates of dividends, including extras, paid for year . . . . .	4¼	4½
45	Amount of all dividends paid during period . . . . .	\$616,898 86	\$1,123,788 94
46	Number of deposits made during period . . . . .	32,615	35,015
47	Number of withdrawals made during period . . . . .	16,213	18,054
48	Amount deposited during period . . . . .	\$6,043,281 53	\$6,748,442 67
49	Amount withdrawn during period . . . . .	\$4,968,014 06	\$6,292,463 89
50	Average amount in each account . . . . .	\$1,809 00	\$1,961 00
51	Number of real estate loans October 31 . . . . .	896	2,332
52	Average real estate loan . . . . .	\$13,356 00	\$9,629 00
53	Number of other loans October 31 . . . . .	141	422
54	Average other loan . . . . .	\$1,263 00	\$1,070 00
55	*Gross income received during period . . . . .	\$791,033 13	\$1,529,931 01
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>			
56	Salaries, fees, bonuses, etc. . . . .	\$52,737 22	\$116,887 94
57	*Bank building occupancy . . . . .	7,969 46	34,899 18
58	Advertising . . . . .	1,938 52	7,075 25
59	Contributions, etc. . . . .	100 00	2,800 00
60	State tax . . . . .	—	17,632 53
61	Miscellaneous . . . . .	49,042 14	57,717 09
62	Total of above costs per \$1,000 of deposits . . . . .	7 70	8 92

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



## WORCESTER

BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	
\$184,318 53	\$425,412 68	\$876,093 02	\$366,243 87	\$280,126 67	1
210,545 05	2,078,224 00	7,844,987 17	4,008,416 43	553,905 08	2
6,579,691 43	12,722,331 61	20,131,549 38	27,768,984 25	12,486,794 19	3
	—	500 00	111,389 03	—	4
3,552,397 52	21,681,397 35	27,142,678 83	6,365,497 59	10,661,747 47	5
584,633 67	5,908,549 46	1,886,120 82	4,362,763 43	4,268,094 71	6
13,394,820 07	24,512,611 65	22,441,656 01	32,797,678 89	30,615,023 45	7
3,989,172 87	12,189,126 90	67,593,316 55	15,227,906 40	3,917,728 84	8
2,874,632 88	10,026,342 36	48,666,908 82	17,026,105 80	5,024,905 75	9
1,768,890 35	18,260,663 64	8,991,784 07	20,844,029 49	9,483,486 49	10
1,491,889 47	13,853,839 36	24,078,956 84	28,552,190 58	12,983,852 89	11
1,517,957 88	239,090 69	2,573,045 22	646,793 77	1,302,196 81	12
2,564,285 84	534,894 19	2,294,820 92	1,005,006 67	620,667 73	13
—	457,283 31	898,598 90	343,071 25	—	14
55,712 75	119,842 09	79,958 49	36,379 57	235,723 04	15
—	44,245 59	383,005 36	92,310 31	26,320 35	16
449 74	4,708 23	—	—	2,061 22	17
52,916 00	6,691 04	243,625 32	—	—	18
24,263 34	151,652 53	251,188 67	121,549 74	104,774 53	19
1 00	1 00	—	—	1 00	20
11,943 76	38,963 10	741,660 06	37,296 53	337,605 53	21
<b>\$38,858,522 15</b>	<b>\$123,255,870 78</b>	<b>\$237,120,454 45</b>	<b>\$159,713,613 60</b>	<b>\$92,905,015 75</b>	22
\$27,165,824 58	\$91,625,011 04	\$158,301,017 82	\$104,428,729 33	\$60,943,694 61	23
7,019,304 48	18,268,019 59	48,480,198 92	32,202,247 24	20,845,585 64	24
151,234 46	111,670 76	153,738 96	315,283 41	135,434 40	25
—	—	—	—	—	26
76,595 50	356,398 72	1,181,913 35	197,411 28	233,862 50	27
—	—	—	—	—	28
289,604 16	855,773 82	841,706 43	1,982,050 14	713,407 60	29
84,834 00	376,242 89	895,293 09	1,525,628 21	548,404 45	30
1,085,775 35	1,540,874 29	6,932,988 10	2,830,246 60	1,386,637 91	31
239,462 58	—	—	—	190,089 14	32
51,177 43	182,236 10	249,967 80	176,902 36	324,643 15	33
1,445,500 00	6,196,300 00	10,502,754 10	7,735,000 00	4,350,000 00	34
4.20	5.61	5.05	5.64	5.29	35
1,249,209 61	3,743,343 57	9,578,875 88	8,320,115 03	3,233,256 35	36
3.63	3.39	4.60	6.07	3.94	37
<b>\$38,858,522 15</b>	<b>\$123,255,870 78</b>	<b>\$237,120,454 45</b>	<b>\$159,713,613 60</b>	<b>\$92,905,015 75</b>	38
13,781	50,311	99,092	58,393	27,104	40
1,377	4,435	12,705	3,756	3,044	41
1,019	5,828	12,082	4,819	2,520	42
14,139	48,918	99,715	57,330	27,628	43
434-5	454-5	454-5	454-5	454-5	44
\$1,490,365 81	\$4,867,515 31	\$9,138,193 21	\$6,081,949 20	\$3,625,288 11	45
31,934	109,483	225,358	160,601	65,045	46
14,790	66,803	152,846	83,125	34,897	47
\$7,383,035 30	\$21,870,951 67	\$47,688,481 40	\$26,123,444 13	\$20,068,841 80	48
\$6,145,005 28	\$21,919,326 47	\$46,677,923 82	\$25,396,486 48	\$16,923,818 30	49
\$2,428 00	\$2,249 00	\$2,075 00	\$2,389 00	\$2,965 00	50
2,885	8,254	18,900	11,865	5,553	51
\$8,152 00	\$9,552 00	\$9,088 00	\$9,646 00	\$11,170 00	52
1,627	736	4,719	1,465	1,842	53
\$2,509 00	\$1,051 00	\$1,032 00	\$1,128 00	\$1,044 00	54
\$1,918,823 76	\$6,024,214 97	\$11,615,845 31	\$7,640,468 14	\$4,502,722 80	55
\$128,269 17	\$398,120 27	\$635,396 46	\$481,432 80	\$361,743 21	56
23,136 03	87,056 89	176,881 88	109,681 93	63,191 35	57
30,932 83	45,078 47	66,499 47	47,964 78	35,795 73	58
6,161 43	13,362 90	19,262 00	16,597 47	12,582 97	59
14,440 08	105,000 00	149,586 20	128,953 69	71,918 11	60
71,102 89	220,863 67	389,151 65	299,296 96	194,360 24	61
7 98	7 90	6 94	7 92	9 03	62

†Includes Daily Interest Accounts \$116,423.18.

		YARMOUTH
		BASS RIVER SAVINGS BANK
<b>Assets</b>		
1	Cash, checks and items . . . . .	\$155,557 00
2	Due from banks . . . . .	1,039,597 66
3	U. S. Government obligations, direct and fully guaranteed . . . . .	15,574,392 05
4	State, county and municipal obligations . . . . .	—
5	Other bonds, notes and debentures . . . . .	8,826,332 90
6	Bank and fire insurance company stocks, etc. . . . .	2,190,457 32
7	Real estate loans (conventional) . . . . .	47,808,191 04
8	G.I. loans (in-state) . . . . .	106,473 85
9	F.H.A. loans (in-state) . . . . .	129,699 85
10	G.I. loans (out-of-state) . . . . .	—
11	F.H.A. loans (out-of-state) . . . . .	—
12	Personal loans . . . . .	292,127 85
13	Other loans . . . . .	2,497,732 63
14	Banking premises . . . . .	252,798 69
15	Furniture and fixtures . . . . .	91,982 52
16	Other real estate owned, etc. . . . .	36,845 76
17	Taxes and insurance paid on mortgaged properties . . . . .	—
18	Mortgage acquisition costs . . . . .	—
19	Mutual Savings Central Fund, Inc. . . . .	27,330 14
20	Deposit Insurance Fund . . . . .	23,424 84
21	All other assets . . . . .	53,606 52
22	<b>Total</b> . . . . .	<b>\$79,106,550 62</b>
<b>Liabilities</b>		
23	Ordinary deposits . . . . .	\$38,228,980 38
24	Special Notice Account deposits . . . . .	34,947,376 06
25	Systematic Savings Account deposits . . . . .	56,051 45
26	Term Deposit Accounts . . . . .	—
27	Club deposits . . . . .	207,499 50
28	Borrowed money . . . . .	—
29	Dividends on deposits, declared and unpaid . . . . .	—
30	Unearned discount . . . . .	114,200 93
31	Due to mortgagors . . . . .	1,047,942 99
32	Mortgagors' payments not applied . . . . .	329,310 42
33	Net interim income . . . . .	280,328 45
34	All other liabilities . . . . .	16,688 92
35	Guaranty Fund . . . . .	1,477,831 66
36	Percentage to total deposits . . . . .	2.01
37	Other surplus accounts . . . . .	2,400,339 86
38	Percentage to total deposits . . . . .	3.27
39	<b>Total</b> . . . . .	<b>\$79,106,550 62</b>
<b>General Information</b>		
40	Number of deposit accounts October 31, 1966 . . . . .	22,133
41	Number of deposit accounts opened during period . . . . .	4,117
42	Number of deposit accounts closed during period . . . . .	2,703
43	Number of accounts October 31, 1967 . . . . .	23,547
44	†Last rates of dividends, including extras, paid for year . . . . .	4¼-5
45	Amount of all dividends paid during period . . . . .	\$3,084,063 35
46	Number of deposits made during period . . . . .	61,992
47	Number of withdrawals made during period . . . . .	37,163
48	Amount deposited during period . . . . .	\$27,670,690 79
49	Amount withdrawn during period . . . . .	\$20,766,703 47
50	Average amount in each account . . . . .	\$3,107 00
51	Number of real estate loans October 31 . . . . .	4,114
52	Average real estate loan . . . . .	\$11,678 00
53	Number of other loans October 31 . . . . .	1,366
54	Average other loan . . . . .	\$2,042 00
55	*Gross income received during period . . . . .	\$3,909,974 93
<b>Classification of Expenses, Cost per \$1,000 of Deposits</b>		
56	Salaries, fees, bonuses, etc. . . . .	\$310,216 82
57	*Bank building occupancy . . . . .	29,110 78
58	Advertising . . . . .	22,914 56
59	Contributions, etc. . . . .	1,045 00
60	State tax . . . . .	27,999 85
61	Miscellaneous . . . . .	160,416 99
62	Total of above costs per \$1,000 of deposits . . . . .	7 53

\*Includes 3% of amount invested in banking premises.

†Ordinary - Special Notice deposits.



**MUTUAL SAVINGS CENTRAL FUND, INC.**  
**STATEMENTS OF CONDITION, OCTOBER 31, 1967**

**LIQUIDITY FUND**

<b>Assets</b>		<b>Liabilities</b>	
Balances with banks . . . .	\$ 85,475 99	Deposits . . . . .	\$10,127,703 63
United States Government obligations direct and fully guaranteed . . . .	10,888,926 55	Surplus . . . . .	846,698 91
All other assets . . . . .			
<b>Total Assets . . . . .</b>	<b>\$10,974,402 54</b>	<b>Total Liabilities . . . . .</b>	<b>\$10,974,402 54</b>

**DEPOSIT INSURANCE FUND**

<b>Assets</b>		<b>Liabilities</b>	
Cash and cash items . . . .	\$ 100 00	Assessments from member banks . . . . .	\$56,078,107 41
Balances with banks . . . .	318,817 12	All other liabilities . . . . .	1,117 81
United States Government obligations direct and fully guaranteed . . . .	79,423,467 75	Surplus . . . . .	23,752,049 49
All other assets . . . . .	88,889 84		
<b>Total Assets . . . . .</b>	<b>\$79,831,274 71</b>	<b>Total Liabilities . . . . .</b>	<b>\$79,831,274 71</b>

**SAVINGS BANK INVESTMENT FUND**  
**STATEMENT OF CONDITION, OCTOBER 31, 1967**

<b>Assets</b>		<b>Liabilities</b>	
Cash . . . . .	\$ 284,900 90	Shares of beneficial interest (35,918) . . . . .	\$49,652,553 02
Investments (at cost) . . . .	50,193,981 62	Accounts payable, investments . . . . .	231,468 09
Dividends receivable . . . .	125,338 70	Expenses accrued . . . . .	2,547 64
Interest receivable . . . . .	6,740 45	Undistributed net income . . . . .	553,770 85
		Accumulated and realized gain on securities . . . . .	170,508 57
		Other liabilities . . . . .	113 50
<b>Total Assets . . . . .</b>	<b>\$50,610,961 67</b>	<b>Total Liabilities . . . . .</b>	<b>\$50,610,961 67</b>

**SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION**  
**STATEMENT OF CONDITION, OCTOBER 31, 1967**

<b>Assets</b>		<b>Liabilities</b>	
Balances with national banks . . . .	\$ 90,011 70	Future service funds . . . . .	\$30,259,060 14
United States Government obligations direct and fully guaranteed . . . .	1,780,858 33	Advance payments . . . . .	5,432,331 35
Other bonds, notes and debentures . . . .	2,573,899 00	Other liabilities . . . . .	1,038,255 69
Bank and Fire Insurance Company stocks . . . . .	4,807,166 00		
Deposits in savings banks . . . .	746,000 00		
F.H.A. mortgage loans . . . .	26,285,117 41		
All other assets . . . . .	446,594 74		
<b>Total Assets . . . . .</b>	<b>\$36,729,647 18</b>	<b>Total Liabilities . . . . .</b>	<b>\$36,729,647 18</b>

## STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
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1. 10. 1942. 1. 10. 1942. 1. 10. 1942.

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9. 10. 1942. 10. 10. 1942. 11. 10. 1942.

12. 10. 1942. 13. 10. 1942. 14. 10. 1942.

15. 10. 1942. 16. 10. 1942. 17. 10. 1942.

18. 10. 1942. 19. 10. 1942. 20. 10. 1942.

21. 10. 1942. 22. 10. 1942. 23. 10. 1942.

## STATEMENT No. 1

## COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1967	October 31, 1966	% of Total Assets	
			1967	1966
ASSETS				
Cash, checks and items . . . . .	\$37,509,294 38	\$40,287,839 94	.36	.41
Due from banks . . . . .	103,726,460 05	95,145,120 90	1.00	.98
U. S. Government obligations direct and fully guaranteed . . . . .	1,329,647,190 38	1,678,331,608 48	12.87	17.22
State, county and municipal obligations . . . . .	17,109,115 84	24,054,976 90	.17	.25
Other bonds, notes and debentures . . . . .	852,816,684 35	329,623,885 54	8.25	3.38
Bank and Fire Insurance Company stocks, etc. . . . .	348,711,875 34	335,936,948 51	3.37	3.45
Real estate loans (conventional) . . . . .	4,370,608,063 40	4,129,367,087 56	42.29	42.38
G.I. loans (in-state) . . . . .	890,705,247 94	874,367,434 62	8.62	8.97
F.H.A. loans (in-state) . . . . .	733,893,358 82	679,930,635 37	7.10	6.98
G.I. loans (out-of-state) . . . . .	539,100,594 37	496,289,031 37	5.22	5.09
F.H.A. loans (out-of-state) . . . . .	769,493,636 25	762,866,906 12	7.45	7.83
Personal loans . . . . .	65,724,528 55	46,271,442 11	.64	.47
Other loans . . . . .	170,126,863 51	153,827,713 06	1.65	1.58
Banking premises . . . . .	44,557,395 41	41,992,484 51	.43	.43
Furniture and fixtures . . . . .	18,254,617 76	15,410,908 19	.18	.16
Other real estate owned, etc. . . . .	9,691,145 70	12,072,798 65	.09	.12
Taxes and insurance paid on mortgaged properties . . . . .	855,164 57	333,744 65	.01	—
Mortgage acquisition costs . . . . .	9,708,556 93	10,435,651 89	.09	.11
Mutual Savings Central Fund, Inc. . . . .	9,630,613 16	9,611,526 31	.09	.10
Deposit Insurance Fund . . . . .	712,761 16	711,793 87	.01	.01
All other assets . . . . .	10,997,108 04	7,743,309 62	.11	.08
TOTAL . . . . .	\$10,333,580,275 91	\$9,744,612,848 17	100.	100.
LIABILITIES				
Ordinary deposits . . . . .	\$7,221,601,840 87	*\$7,102,156,623 81	69.88	72.88
Special Notice Account deposits . . . . .	1,950,903,152 86	1,536,191,131 73	18.88	15.77
Systematic Savings Account deposits . . . . .	2,028,020 40	1,374,533 96	.02	.01
Term Deposit Accounts . . . . .	3,911,568 44	—	.04	—
Club deposits . . . . .	26,311,725 95	29,006,810 85	.26	.30
Borrowed money . . . . .	550,000 00	500,000 00	.01	.01
Dividends on deposits, declared and unpaid . . . . .	346,993 83	321,167 29	—	—
Unearned discount . . . . .	39,775,634 91	35,387,879 62	.38	.36
Due to mortgagors . . . . .	114,869,965 35	96,416,027 76	1.11	.99
Mortgagors' payments not applied . . . . .	88,643,659 12	89,860,699 13	.86	.92
Net interim income . . . . .	37,465,337 07	34,893,683 23	.36	.36
All other liabilities . . . . .	13,539,476 43	11,136,354 63	.13	.11
Guaranty Fund . . . . .	450,684,439 69	434,269,490 19	4.36	4.46
Surplus . . . . .	382,948,460 99	373,098,445 97	3.71	3.83
TOTAL . . . . .	\$10,333,580,275 91	\$9,744,612,848 17	100.	100.
*Includes Term Deposit Accounts . . . . .	—	\$72,654 32	—	—
†Includes Daily Interest Accounts . . . . .	\$8,584,673 41	—	—	—

## STATEMENT No. 2

## ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1967
<b>CURRENT OPERATING EARNINGS:</b>	
(a) Interest and discounts on loans . . . . .	\$386,947,827 98
(b) Interest on bonds . . . . .	97,207,750 75
(c) Dividends on stocks . . . . .	21,002,835 94
(d) Commissions, fees, etc. . . . .	2,410,039 41
(e) Real estate by foreclosure . . . . .	111,188 20
(f) Other current operating earnings . . . . .	1,825,437 10
Gross Current Operating Earnings . . . . .	\$509,505,079 38
<b>CURRENT OPERATING EXPENSES:</b>	
(a) Salaries, fees, bonuses, etc. . . . .	\$35,124,022 51
(b) Taxes, other than income and real estate . . . . .	8,005,481 77
(c) Bank building occupancy . . . . .	7,266,508 31
(d) Furniture and fixtures, equipment, etc. . . . .	3,231,126 81
(e) Real estate by foreclosure . . . . .	142,517 23
(f) Other current operating expenses . . . . .	20,043,132 96
Total Current Operating Expenses . . . . .	\$73,812,789 59
NET CURRENT OPERATING EARNINGS . . . . .	\$435,692,289 79
TRANSFERS TO GUARANTY FUND FROM EARNINGS . . . . .	14,068,655 85
NET EARNINGS AVAILABLE FOR DIVIDENDS . . . . .	\$421,623,633 94
ALL DIVIDENDS PAID EXCEPT EXTRA . . . . .	\$397,715,183 64
NET EARNINGS AFTER ORDINARY DIVIDENDS . . . . .	\$23,908,450 30
PROFITS ON ASSETS SOLD OR EXCHANGED . . . . .	12,597,781 80
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES . . . . .	1,650,456 88
Subtotal . . . . .	\$38,156,688 98
<b>CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:</b>	
(a) On securities . . . . .	\$19,026,255 61
(b) On loans . . . . .	1,287,797 94
(c) Extra dividends paid on deposits . . . . .	619,492 67
(d) Transfers to Guaranty Fund from Surplus . . . . .	2,348,393 65
(e) All other . . . . .	1,429,617 87
Total Charges to Surplus, and Additions to Allocated Reserves . . . . .	\$24,711,557 74
NET PROFITS BEFORE INCOME TAXES . . . . .	\$13,445,131 24
FEDERAL TAXES PAID . . . . .	1,023,462 38
NET PROFITS AFTER INCOME TAXES . . . . .	\$12,421,668 86
TRANSFERS FROM GUARANTY FUND . . . . .	—
NET CHANGE FOR PERIOD . . . . .	\$12,421,668 86
SURPLUS AT BEGINNING OF PERIOD* . . . . .	407,992,129 20
SURPLUS AT END OF PERIOD* . . . . .	\$420,413,798 06

\* Includes all segregations of Surplus account except Guaranty Fund.



## STATEMENT NO. 3

DIVIDEND RATES  
ON ORDINARY DEPOSITSLast Rates of Dividends, Including Extras, Paid or Declared on or Prior to  
October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958
2¾	-	-	-	-	-	-	-	-	1	4
3	-	-	-	-	-	-	-	2	21	76
3½	-	-	-	-	-	-	-	-	-	3
3¾	-	-	-	-	-	1	3	19	97	89
3½	-	-	-	-	-	-	-	-	-	2
3½	-	-	-	-	-	3	22	96	65	11
3¾	-	-	-	-	-	21	83	64	2	1
4	-	8	70	85	125	150	77	4	-	-
4½	2	11	28	29	5	-	-	-	-	-
4.20	-	2	2	1	-	-	-	-	-	-
4½	20	72	64	51	36	6	-	-	-	-
4.30	3	5	1	1	-	-	-	-	-	-
4.35	-	1	-	-	-	-	-	-	-	-
4½	8	13	5	2	-	-	-	-	-	-
4.40	2	-	-	-	-	-	-	-	-	-
4½	110	56	9	8	2	-	-	-	-	-
4.60	-	1	-	-	-	-	-	-	-	-
4.65	1	-	-	-	-	-	-	-	-	-
4½	9	3	-	-	-	-	-	-	-	-
4.70	18	7	-	-	-	-	-	-	-	-
4¾	1	-	-	-	1	-	-	-	-	-
4½	2	-	-	-	-	-	-	-	-	-
Total	176	179	179	180	181	181	185	185	186	186
Average Rates	4.50	4.35	4.15	4.12	4.05	3.97	3.82	3.57	3.31	3.16

## ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE						
	1967	1966	1965	1964	1963	1962	Not in effect prior to 1962
4½	-	2	6	8	10	10	
4.30	-	-	1	1	1	-	
4¾	1	3	12	9	1	-	
4½	4	25	73	55	21	2	
4.60	-	3	-	-	-	-	
4½	2	13	12	10	2	-	
4.65	-	1	-	-	-	-	
4.70	-	1	-	-	-	-	
4¾	39	61	4	1	-	-	
4.80	4	1	-	-	-	-	
4¾	4	4	-	-	-	-	
4.90	1	-	-	-	-	-	
5	80	17	-	-	1	-	
5½	1	-	-	-	-	-	
5¼	1	-	-	-	-	-	
Total	137	131	108	84	35	12	
Average Rates	4.90	4.71	4.49	4.48	4.45	4.29	

## AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958
RATE	4.67	4.50	4.28	4.23	4.11	3.99	3.82	3.57	3.31	3.16

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

**STATEMENT No. 4**  
**COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS**

	1967	1966
<b>ACCOUNTS<sup>1</sup></b>		
Number opened during year . . . . .	438,819	460,633
Number closed during year . . . . .	413,131	441,295
Number open October 31 . . . . .	3,587,036	3,561,348
Average in each account . . . . .	\$2,559 00	\$2,426 00
<b>DEPOSITS AND WITHDRAWALS<sup>1</sup></b>		
Total deposits October 31 . . . . .	\$9,178,444,583 00	\$8,639,722,290 00
Increase over previous year . . . . .	\$538,722,293 00	\$291,637,817 00
Number of deposits during year . . . . .	10,344,734	9,856,551
Number of withdrawals during year . . . . .	5,522,147	5,451,899
Average deposit . . . . .	\$241 00	\$241 00
Average withdrawal . . . . .	\$426 00	\$450 00
Amount deposited during year . . . . .	\$2,494,603,928 00	\$2,380,269,602 00
Amount withdrawn during year . . . . .	\$2,354,216,311 00	\$2,453,092,234 00
<b>LOANS</b>		
Number of real estate loans October 31 . . . . .	600,964	589,904
Average real estate loan October 31 . . . . .	\$12,153 00	\$11,769 00
Number of personal security loans October 31 . . . . .	151,056	135,238
Average amount of same . . . . .	\$1,561 00	\$1,480 00
<b>INCOME, DIVIDENDS, ETC.</b>		
Total income . . . . .	\$509,505,079 00	\$472,744,265 00
All dividends paid except extra . . . . .	397,715,184 00	364,163,663 00
Extra dividends . . . . .	619,492 00	296,786 00
Expenses . . . . .	73,812,790 00	67,606,011 00
Federal taxes . . . . .	1,023,462 00	1,642,104 00
State taxes . . . . .	6,768,140 00	4,799,525 00
Credited to Guaranty Fund . . . . .	16,417,050 00	16,900,437 00

<sup>1</sup> Does not include statistics relating to club deposits.

## STATEMENT No. 5

## OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1967			1966		1965		1964		1963	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$35,124,022 51	6.88	3.83	6.97	3.83	7.17	3.73	7.47	3.82	7.83	3.96
Occupancy . . .	8,603,229 78	1.68	.94	1.71	.93	1.77	.92	1.79	.92	1.87	.95
Advertising . . .	3,979,364 73	.78	.43	.80	.44	.78	.41	.79	.40	.81	.41
Contributions and Memberships . . .	982,758 71	.19	.11	.19	.11	.20	.11	.20	.10	.20	.10
State Tax . . .	6,768,140 30	1.32	.74	1.01	.55	.94	.49	.99	.51	.95	.48
Miscellaneous . . .	19,691,995 08	3.86	2.14	3.85	2.11	3.81	1.98	3.90	1.99	3.99	2.02
<b>Total . . .</b>	<b>\$75,149,511 11</b>	<b>14.71</b>	<b>8.19</b>	<b>14.53</b>	<b>7.97</b>	<b>14.67</b>	<b>7.64</b>	<b>15.14</b>	<b>7.74</b>	<b>15.65</b>	<b>7.92</b>

## STATEMENT No. 6

## SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1963.	\$380,163,006 11	5.31	\$329,547,313 68	4.60	\$709,710,319 79	9.91
1964.	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55
1965.	417,435,449 63	4.98	362,692,189 15	4.33	780,127,638 78	9.31
1966.	434,269,490 19	5.01	373,098,445 97	4.30	807,367,936 16	9.31
1967.	450,684,439 69	4.90	382,948,460 99	4.16	833,632,900 68	9.06

## STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1962 TO 1966, INCLUSIVE

YEAR	Number of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1963	181	3,504,173	-2,893	-.08	\$7,132,891,398	\$592,315,742	7.90	\$2,026	\$420,302	\$2,430,848	\$55,454,201	.777	\$545,877,328	\$21,897,929
1964	180	3,513,574	14,401	-.41	7,752,995,598	620,104,300	8.69	2,203	533,772	3,931,145	56,844,314	.758	561,626,966	21,036,568
1965	179	3,542,291	23,647	-.67	8,248,084,973	595,088,875	7.68	2,357	1,004,065	4,074,579	62,596,974	.749	350,790,837	19,915,768
1966	178	3,561,348	19,197	-.54	8,639,722,290	281,637,817	3.49	2,426	1,042,104	4,799,525	67,606,011	.752	447,193,961	37,670,673
1967	176	3,587,036	25,688	-.72	9,178,444,583	538,722,293	6.24	2,559	1,023,462	6,768,140	73,312,790	.804	360,979,806	35,752,237

## SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

*Commissioner*

FRANCIS D. PIZZELLA

*Deputy Commissioner*

ALLAN S. BEALE

*President — SBLI Council*

## EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1967



## SAVINGS BANK LIFE INSURANCE

## EXHIBIT A

## LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1967

NAME OF BANK	Location	Insurance Department began business
Arlington Five Cents Savings Bank . . . . .	Arlington . . . . .	Nov. 1, 1930
Attleborough Savings Bank . . . . .	Attleboro . . . . .	Nov. 1, 1966
Beverly Savings Bank . . . . .	Beverly . . . . .	June 1, 1931
Berkshire County Savings Bank . . . . .	Pittsfield . . . . .	Aug. 1, 1911
Boston Five Cents Savings Bank, The . . . . .	Boston . . . . .	Nov. 1, 1929
Brockton Savings Bank . . . . .	Brockton . . . . .	Nov. 1, 1938
Cambridge Savings Bank . . . . .	Cambridge . . . . .	Mar. 1, 1930
Cambridgeport Savings Bank . . . . .	Cambridge . . . . .	Nov. 1, 1924
Canton Institution for Savings, The . . . . .	Canton . . . . .	Nov. 1, 1934
Charlestown Savings Bank . . . . .	Boston . . . . .	Jan. 1, 1956
City Savings Bank of Pittsfield . . . . .	Pittsfield . . . . .	July 15, 1912
Dorchester Savings Bank . . . . .	Dorchester . . . . .	Nov. 1, 1966
Essex Savings Bank . . . . .	Lawrence . . . . .	Jan. 15, 1949
Fall River Five Cents Savings Bank . . . . .	Fall River . . . . .	Nov. 1, 1931
Fitchburg Savings Bank . . . . .	Fitchburg . . . . .	Nov. 1, 1966
Framingham Savings Bank . . . . .	Framingham . . . . .	Nov. 1, 1966
Greenfield Savings Bank . . . . .	Greenfield . . . . .	Nov. 1, 1939
Grove Hall Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1929
Haverhill Savings Bank . . . . .	Haverhill . . . . .	Nov. 1, 1966
Holyoke Savings Bank . . . . .	Holyoke . . . . .	Nov. 1, 1945
Leominster Savings Bank . . . . .	Leominster . . . . .	June 1, 1931
The Lowell Five Cents Savings Bank . . . . .	Lowell . . . . .	Nov. 1, 1966
Lowell Institution for Savings . . . . .	Lowell . . . . .	Nov. 1, 1929
Lynn Five Cents Savings Bank . . . . .	Lynn . . . . .	Nov. 1, 1922
Lynn Institution for Savings . . . . .	Lynn . . . . .	Nov. 1, 1922
Malden Savings Bank . . . . .	Malden . . . . .	Feb. 10, 1954
New Bedford Institution for Savings . . . . .	New Bedford . . . . .	July 15, 1930
Newton Savings Bank . . . . .	Newton . . . . .	Mar. 1, 1937
North Adams Savings Bank . . . . .	North Adams . . . . .	Feb. 29, 1924
People's Savings Bank of Brockton . . . . .	Brockton . . . . .	Nov. 2, 1908
Plymouth Five Cents Savings Bank . . . . .	Plymouth . . . . .	Nov. 1, 1934
Salem Five Cents Savings Bank . . . . .	Salem . . . . .	Nov. 1, 1951
Somerville Savings Bank . . . . .	Somerville . . . . .	Nov. 1, 1940
Springfield Five Cents Savings Bank . . . . .	Springfield . . . . .	Nov. 1, 1944
Suffolk Franklin Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1941
Union Savings Bank . . . . .	Boston . . . . .	Nov. 1, 1966
Uxbridge Savings Bank . . . . .	Uxbridge . . . . .	Mar. 10, 1931
Waltham Savings Bank . . . . .	Waltham . . . . .	Nov. 1, 1925
Warren Institution for Savings . . . . .	Boston . . . . .	Nov. 1, 1925
Whitman Savings Bank . . . . .	Whitman . . . . .	June 22, 1908
Wilsey Savings Bank . . . . .	Boston . . . . .	Apr. 14, 1931
Worcester County Institution for Savings . . . . .	Worcester . . . . .	Mar. 1, 1948
Worcester Mechanics Savings Bank . . . . .	Worcester . . . . .	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 120 Tremont Street, Boston, Massachusetts.

## SAVINGS BANK LIFE INSURANCE

## EXHIBIT B

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**AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS  
OF SAVINGS BANKS**


---

		October 31, 1967
<b>Ledger Assets:</b>		
Foreclosed Real Estate . . . . .		\$120,138 46
Mortgage loans . . . . .		138,195,172 53
Collateral loans . . . . .		1,532,826 61
Policy loans . . . . .		12,518,889 19
U. S. Government securities . . . . .		16,965,988 05
Other bonds and notes . . . . .		45,014,784 73
Stocks . . . . .		1,340,957 92
Cash in office . . . . .		96,342 82
Deposits in banks . . . . .		2,827,257 69
Taxes paid on mortgaged property . . . . .		101,013 18
Other ledger assets . . . . .		138,535 21
Personal security loans . . . . .		1,388,500 30
Improvement loans . . . . .		457,997 85
Electronic Computer Asset . . . . .		221,433 65
<b>Total Ledger Assets . . . . .</b>		<b>\$220,919,838 19</b>
<b>Non-Ledger Assets:</b>		
Interest due and accrued . . . . .		\$1,353,389 97
Net uncollected and deferred premiums . . . . .		2,979,479 40
Unification of mortality . . . . .		245,333 53
Other non-ledger assets . . . . .		170,139 14
<b>Total Gross Assets . . . . .</b>		<b>\$225,668,180 23</b>
<b>Non-admitted Assets . . . . .</b>		<b>247,119 44</b>
<b>Total Admitted Assets . . . . .</b>		<b>\$225,421,060 79</b>
<b>Liabilities:</b>		
Legal reserve . . . . .		\$180,937,414 00
Reserve on supplementary contracts . . . . .		3,720,369 00
Reserve on unreported claims . . . . .		945,978 65
Dividends left to accumulate . . . . .		11,602,528 21
Premiums paid in advance . . . . .		156,795 90
Unearned interest . . . . .		495,399 56
Salaries, rent, etc., unpaid . . . . .		18,783 34
Estimated state and federal tax . . . . .		122,057 70
Unification of mortality . . . . .		245,333 53
Due General Insurance Guaranty Fund . . . . .		3,815 92
Suspense liabilities . . . . .		1,475,953 58
Policyholders' dividends due and unpaid . . . . .		29,933 62
Apportioned for 1968 dividends . . . . .		7,184,907 00
Borrowed money . . . . .		200,030 56
Due Special Expense Guaranty Fund . . . . .		36,948 68
<b>Total Liabilities . . . . .</b>		<b>\$207,176,249 25</b>
<b>Surplus in banks . . . . .</b>		<b>18,244,811 54</b>
<b>Total . . . . .</b>		<b>\$225,421,060 79</b>

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## SAVINGS BANK LIFE INSURANCE

## EXHIBIT C

**AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE  
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1967**

<b>Ledger Assets, October 31, 1966</b>	<b>\$211,468,071 38</b>
<b>Income:</b>	
Life premiums { Level	16,820,252 99
{ Group	1,407,494 65
Dividends to purchase paid-up additions	2,406,038 86
Annuity premiums	212,739 85
Total premium income	\$20,846,526 35
Received for supplementary contracts	594,501 07
Dividends left to accumulate at interest	1,647,053 69
Interest and rents	10,722,906 41
Collection fees received from other banks	317,319 08
Unification of mortality	189,343 82
Suspense income	437,361 50
Miscellaneous income	234 36
Profit on sale or maturity of securities	31,630 39
Increase in book value ledger assets	76,104 95
Borrowed money	115,000 00
Special Expense Guaranty Fund	35,000 00
Total income	\$35,012,981 62
Amount carried forward	\$246,481,053 00
<b>Disbursements:</b>	
Death claims	\$6,675,339 96
Matured endowments	1,031,824 00
Disability claims	9,823 42
Annuity payments	540,785 38
Surrender values	3,087,554 50
Dividends	7,083,268 21
Payments on supplementary contracts	875,479 21
Dividend accumulations surrendered	983,999 86
Collection fees	461,524 28
Medical fees	136,865 83
Salaries and employee benefits	1,008,296 39
Rent	90,076 54
State tax	284,069 14
Federal tax	115,319 92
Social security and unemployment tax	44,442 41
Advertising, printing, postage, etc.	134,971 04
Furniture and fixtures	10,286 41
Miscellaneous expenses	752,314 84
Unification of mortality	189,343 82
Miscellaneous interest payments	30,799 95
Other disbursements	306,246 40
Loss on sale of securities	195,192 59
Reduction in book value ledger assets	61,812 80
Paid to Saving Bank Life Insurance Council	1,170,468 60
Paid to Treasurer of the Commonwealth	210,886 00
Paid to General Insurance Guaranty Fund	45,223 31
Borrowed money repaid	25,000 00
Total disbursements	\$25,561,214 81
<b>Ledger Assets, October 31, 1967</b>	<b>\$220,919,838 19</b>

## SAVINGS BANK LIFE INSURANCE

## EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)  
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR  
YEAR ENDING OCTOBER 31, 1967**

	<i>No.</i>	<i>LEVEL Amount</i>	<i>No.*</i>	<i>GROUP Amount</i>	<i>No.</i>	<i>TOTALS Amount</i>
In force Oct. 31, 1966	561,375	\$1,006,265,321	82,158	\$145,451,612	643,533	\$1,151,716,933
New Issues	29,955	105,188,852	3,956	2,777,232	33,911	107,966,084
Revivals	466	1,521,432	—	—	466	1,521,432
Increases	—	10,110,754	16,958	31,961,107	16,958	42,071,861
Terminations:						
Death	4,516	5,716,189	495	934,193	5,011	6,650,382
Disability	—	—	4	27,348	4	27,348
Maturities	1,185	1,037,418	—	—	1,185	1,037,418
Expiry	3,343	8,169,069	4,661	10,562,538	8,004	18,731,607
Surrenders	8,738	14,139,598	—	—	8,738	14,139,598
Lapses	1,854	6,133,718	—	—	1,854	6,133,718
Decreases	—	5,252,473	—	—	—	5,252,473
Withdrawals	—	—	5,253	10,689,510	5,253	10,689,510
In force Oct. 31, 1967	572,160	1,082,637,894	92,659	157,976,362	664,819	1,240,614,256

\*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1967, 6,427 annuity contracts representing annual payments of \$833,329.05.

## EXHIBIT E

## GENERAL INSURANCE GUARANTY FUND

Principal Office: 120 Tremont Street, Boston

Organized July 30, 1907

Commenced business June 22, 1908

Robert A. MacLellan, *President*William J. Fitzgerald, *Vice President*Philip J. Coady, *Treasurer*James R. Mercer, Jr., *Vice Treasurer*

BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, P. J. Coady, W. J. Fitzgerald, J. R. Mercer, Jr.

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE  
YEAR ENDING OCTOBER 31, 1967**

Ledger Assets, October 31, 1966 . . . . . \$2,119,317 00

## RECEIPTS

Net interest on investments . . . . . \$ 90,107 32  
 Unification of mortality payments from insurance banks . . . . . 189,343 82  
 Payments from insurance banks to General Insurance Guaranty Fund . . . . . 45,209 25  
 Profit on sale of securities . . . . . —

## DISBURSEMENTS

Unification of mortality payments to insurance banks . . . . . \$ 189,343 82  
 Reimbursement to State under Chapter 178, Section 17 . . . . . —  
 Miscellaneous expense . . . . . 2,501 14  
 Loss on sale of securities . . . . . —

Ledger Assets, October 31, 1967 . . . . . \$2,252,132 43

## SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1967

U. S. Treasury Securities . . . . . \$1,485,373 94  
 Other bonds . . . . . 404,000 55  
 Deposit balance in Savings Bank . . . . . 340,000 00  
 Deposit balance in National Bank . . . . . 22,757 94  
 Total Ledger Assets . . . . . \$2,252,132 43

## EXHIBIT F

[illegible]

Payments from insurance banks to Savings Bank Life Insurance Council . . . . .	\$1,170,468 60
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Salaries	\$ 605,793	67
Rent	104,465	93
Social security and unemployment tax	21,470	93
Advertising, printing, postage, etc.	351,532	78
Furniture and fixtures	19,598	48
Miscellaneous expense	119,595	40

Ledger Assets — October 31, 1967	\$ 1,919 15
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[illegible]

**\*Deduction.**













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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**



Government Documents  
Collection

SEP 26 1969

University of Massachusetts

**ANNUAL REPORT**  
**OF THE**  
**COMMISSIONER OF BANKS**  
**FOR THE**  
*Year Ending December 31, 1967*

**SECTION D**  
**RELATING TO**  
**TRUST COMPANIES AND CERTAIN**  
**OTHER FINANCIAL INSTITUTIONS**



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**The Commonwealth of Massachusetts**  
DIVISION OF BANKS AND LOAN AGENCIES  
STATE OFFICE BUILDING  
100 CAMBRIDGE STREET, BOSTON 02202

*Commissioner of Banks*  
FREYDA P. KOPLOW

*Deputy Commissioner of Banks*  
WILLIAM P. MORRISSEY

*Chief Director of Bank Examinations*  
ARTHUR B. MALONE

*Director of Trust Company Examinations*  
EDWARD R. BRADY

*Assistan Director of Trust Company Examinations*  
LAURIE A. EBACHER

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## **The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
STATE OFFICE BUILDING  
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1968

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1967.

Respectfully,

FREYDA P. KOPLOW

*Commissioner of Banks*

## TRUST COMPANIES

Charters were granted to the following five new trust companies during 1967: March 8, 1967 to the Heritage Bank and Trust Company, Westfield; June 1, 1967 to the Burlington Bank and Trust Company, Burlington, and to the Industrial Bank and Trust Company, Everett; June 27, 1967 to the Unity Bank and Trust Company, Boston, and on December 15, 1967 to the First Bank and Trust Company of Wellesley. Although chartered, none of the above banks actually opened for business during the year.

Two trust companies left the state banking system in 1967. On February 24, 1967 the County Bank and Trust Company, Cambridge, merged with and into the Somerville National Bank under the charter of the national bank and title of The County Bank N.A. The main office of the former trust company became the head office of the merged banks. May 19, 1967 saw the First Bank and Trust Company of Needham and the South Shore National Bank, Quincy, merge under the charter and the name of the latter bank.

Added to the system was the Orange National Bank which merged December 18, 1967 with the Franklin County Trust Company, Greenfield, under the charter and the name of the trust company.

As of the end of 1967 there were sixty-eight trust companies in active operation. However, permission was granted, effective after the close of business December 29, 1967, for the merger of the Shrewsbury Bank and Trust Company, Shrewsbury, and the Commerce Bank & Trust Company, Worcester, under the name and charter of the latter bank. Permission was also granted, effective after the close of business December 30, 1967, for the merger of the Dedham Trust Company and the Quincy Trust Company under the charter of the latter bank and name of Hancock Bank and Trust Company. For the purpose of compiling statistical information for this annual report, the activity during the year 1967 of the four banks last mentioned has been reported on an individual basis. Since the mergers between the above state banks occurred after they had completed their respective business years, but before they commenced operations for the ensuing year, the number of trust companies was reduced from sixty-eight at the close of 1967, to sixty-six for the start of the year 1968.

The total resources of the banking departments of Massachusetts trust companies on December 31, 1967, aggregated \$3,456,555,000, a marked gain of \$519,258,000 or 17.68% during the year.

The total capital funds of the trust companies increased \$18,026,000 and at the end of 1967 were \$313,468,000 or 9.07% of the total resources of the banking departments. Capital funds, as used above, include \$36,169,000 in so-called valuation reserves which for statistical purposes are treated here as capital reserves.

While gross current operating earnings increased \$22,071,198, they were offset mainly by a sharp increase in the interest paid on time deposits. This expense increased \$6,497,576 or 75% in 1967. The result was but a moderate gain of \$1,730,409 in net current operating earnings before income taxes. Income taxes paid or accrued increased \$621,400 to a total of \$15,341,110 or 30.06% of net current operating earnings.

Net profits before dividends rose to \$27,069,931 up \$5,202,536. Dividends paid to stockholders totaled \$14,895,957 or 55.03% of the net profits before dividends and 41.74% of the net current operating earnings after taxes.

While capital funds of the trust companies increased in total dollar amount during the year, the growth was not in proportion to the large increase experienced in total assets. As a result the percentage of net capital funds to total net assets on December 31, 1967 of 8.11% was down .99% from the 1966 figure of 9.10%. The average for the past ten years is 9.13%. Net capital funds and net assets, as used above, do not include \$36,169,000 in valuation reserves. This capital ratio, although showing a decrease for 1967, still compares favorably with the national average which was 8.00% on June 30, 1967 for all insured commercial banks in the nation. It indicates management's ability to retain earnings and build-up reserves for the protection of the depositors while paying higher interest rates on savings

and time deposits, and at the same time returning a fair portion of profits to stockholders.

### *Banking Departments*

As previously mentioned, the resources of the banking departments grew \$519,258,000 in 1967. This increase was reflected principally in the investment and the loan portfolios which were up \$262,216,000 and \$183,677,000 respectively. Cash and U. S. Government obligations amounted to \$1,035,285,000 and represented 30% of the total assets of the banking departments.

The overall demand deposits continued their growth and as of December 31, 1967 totaled \$2,174,161,000, an increase of \$314,235,000, or approximately 16.91% over the prior year. This increase showed in the following categories: demand deposits of individuals, partnerships and corporations up \$182,262,000 or 12.55%; deposits of the U. S. Government up \$8,399,000 or 19.61%; deposits of states, counties and municipalities up \$90,713,000 or 47.84% and in deposits of banks up \$25,421,000 or 22.27%. The increase in U. S. Government deposits reversed a downward trend which had been in evidence since 1963. Commercial time deposits continued their rapid growth and now stand at \$258,586,000, a gain of \$95,534,000 or 58.59% for the year.

Sixty-five trust companies had savings deposits aggregating \$561,731,000, exclusive of \$4,889,000 in club accounts. This is an increase of \$78,197,000, 16.17% within the year. Savings deposits in trust companies have experienced a steady growth over the years. The average rate of interest paid on these deposits was 3.85% in 1967.

Total capital funds as previously mentioned, but exclusive of valuation reserves, amounted to \$277,299,000 and equaled approximately 9.25% of all deposits. These capital accounts include Guaranty Funds of \$19,800,000 which are maintained as a safeguard for the savings depositors.

As an additional protection for savings and commercial depositors, sixty-four trust companies are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$15,000.

### *Trust Departments*

The resources of the trust departments expanded \$335,230,000 during the year and now total \$4,915,958,000. The continued growth is evidence of the confidence displayed in the fiduciary services offered by our trust companies.

At this time thirty-four of our banks are actively exercising trust department functions. The assets of agency accounts in twenty-seven departments are carried at a book value of \$7,727,899,000. Seven of the banks also held assets of \$462,611,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

### *Comparative Figures Relating to All Trust Companies on December 31, 1967 and December 31, 1966*

(Amounts shown in thousands)

	1967	1966	INCREASE
Number of trust companies <sup>1</sup>	68	70	2
Member of Federal Deposit Insurance Corporation <sup>1</sup>	64	66	2
Members of Federal Reserve System <sup>1</sup>	17	18	1
<b>Banking Departments:</b>			
Capital notes and debentures <sup>1</sup>	\$ 1,425	\$ 1,500	\$ 75
Capital stock	81,200	78,908	2,292
Surplus, guaranty fund, undivided profits, and reserves <sup>2-3</sup>	230,842	215,034	15,808
Demand deposits	2,174,161	1,859,926	314,235
Time deposits	258,586	162,052	95,534
Savings deposits <sup>4</sup>	566,620	487,994	78,626
Total assets	3,456,555	2,937,297	519,258
Trust Departments total assets	4,915,958	4,580,728	335,230
Total resources in both departments	8,372,513	7,518,025	854,488

<sup>1</sup> Decrease.

<sup>2</sup> Includes earnings retained in trust departments.

<sup>3</sup> Includes valuation reserves (1967) \$36,169; (1966) \$31,090.

<sup>4</sup> Includes club deposits (1967) \$4,889; (1966) \$4,460.

*Increases of Common Stock*

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 18, 1967	Dedham Trust Company, Dedham . . . .	\$ 12,863	\$ 655,925
Jan. 18, 1967	Norfolk County Trust Company, Brookline . . . .	1,650,000	5,000,000
Jan. 30, 1967	Woburn Bank and Trust Company, Woburn . . . .	100,000	300,000
Feb. 1, 1967	Coolidge Bank and Trust Company, Watertown . . . .	30,000	560,000
Feb. 2, 1967	Guaranty Bank & Trust Company, Worcester . . . .	81,260	2,402,460
Feb. 6, 1967	Cambridge Trust Company, Cambridge . . . .	100,000	600,000
Feb. 6, 1967	Commercial Bank and Trust Company, Wilmington . . . .	18,360	385,610
Feb. 9, 1967	Beverly Trust Company, Beverly . . . .	200,000	500,000
Apr. 13, 1967	Charlesbank Trust Company, Cambridge . . . .	185,000	560,000
May 24, 1967	Coolidge Bank and Trust Company, Watertown . . . .	112,000	672,000
Aug. 18, 1967	Massachusetts Bank and Trust Company, Brockton . . . .	56,700	319,200
Oct. 17, 1967	Commercial Bank and Trust Company, Wilmington . . . .	114,390	500,000
Nov. 30, 1967	Franklin County Trust Company, Greenfield . . . .	100,000	600,000
Dec. 21, 1967	Quincy Trust Company, Quincy . . . .	375,000	875,000

*Reduction of Common Stock*

EFFECTIVE DATE	NAME OF BANK	AMOUNT OF DECREASE
Feb. 24, 1967	County Bank and Trust Company, Cambridge (merged with Somerville National Bank, Somerville — name of continuing bank changed to The County Bank N.A.) . . . .	\$600,000
May 19, 1967	First Bank and Trust Company of Needham (merged with South Shore National Bank, Quincy) . . . .	\$307,175

*Change in Name Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Nov. 16, 1967	Brighton Bank & Trust Company to Barclay Bank and Trust Company of Boston . . . .	363 Washington Street, Brighton

*Trust Powers Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Dec. 7, 1967	Commerce Bank & Trust Company, Worcester . . . .	240 Main Street, Worcester

*Branch Offices Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 23, 1967	Guaranty Trust Company, Waltham . . . .	114 River Street, Waltham
Jan. 23, 1967	Safe Deposit Bank and Trust Company, Springfield . . . .	Main and Congress Streets, Springfield
Mar. 8, 1967	Charlesbank Trust Company, Cambridge . . . .	759-761 Massachusetts Avenue, Cambridge
Mar. 8, 1967	Commercial Bank and Trust Company, Wilmington . . . .	Main Street, North Reading (vicinity of Super Value Shopping Center)
Mar. 8, 1967	Valley Bank and Trust Company, Springfield . . . .	21-23 Main Street, East Longmeadow
June 1, 1967	Capitol Bank and Trust Company, Boston . . . .	439 Boylston Street, Boston
June 1, 1967	Falmouth Bank and Trust Company, Falmouth . . . .	Bradlee's Shopping Plaza, Route 28, Falmouth
June 1, 1967	Lexington Trust Company, Lexington . . . .	Jct. Route 62 and Middlesex Turnpike, Burlington
June 1, 1967	Rockland Trust Company, Rockland . . . .	King's Shopping Center, Plymouth Street (Route 62), Halifax
Dec. 7, 1967	Arlington Trust Company, Lawrence . . . .	Story Avenue Shopping Center, Newburyport
Dec. 7, 1967	Norfolk County Trust Company, Brookline . . . .	2 Cohasset Street, Foxborough
Dec. 7, 1967	Western Bank and Trust Company, West Springfield . . . .	1340 Springfield Street, Agawam
Dec. 15, 1967	Bristol County Trust Company, Taunton . . . .	Taunton Shopping Plaza, Winthrop Street, Taunton
Dec. 15, 1967	Guaranty Trust Company, Waltham . . . .	Concord Avenue, Belmont
Dec. 15, 1967	Rockland Trust Company, Rockland . . . .	Pembroke Shopping Center, Jct. Routes 14 and 36, Pembroke

*Branch Offices Discontinued*

EFFECTIVE DATE	NAME OF BANK	LOCATION
Apr. 24, 1967	Harvard Trust Company, Cambridge . . . .	674 Massachusetts Avenue, Cambridge
Dec. 30, 1967	Quincy Trust Company, Quincy . . . .	302 North Main Street, Randolph



*Changes in Location Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 23, 1967	Newton-Waltham Bank and Trust Company, Waltham (Branch Office)	From 1097 Lexington Street, Waltham to proposed building adjoining 1093 Lexington Street, Waltham
Jan. 23, 1967	University Trust Company, Cambridge (Main Office)	From 2360 Massachusetts Avenue to 2392 Massachusetts Avenue, North Cambridge
June 1, 1967	Guaranty Bank & Trust Company (Branch Office)	From 97 West Main Street, Dudley to Dudley Shopping Plaza, Airport Road, Dudley
June 30, 1967	Charlesbank Trust Company, Cambridge (Branch Office)	From 759 Massachusetts Avenue, Cambridge to 675 Massachusetts Avenue, Cambridge
Sept. 7, 1967	Boston Safe Deposit and Trust Company, Boston (Main Office)	From 100 Franklin Street to the Boston Company Building to be constructed at the corner of Washington and Court Streets, Boston
Dec. 7, 1967	Valley Bank and Trust Company, Springfield (Branch Office)	From 618 Page Boulevard to 599 Page Boulevard, Springfield

*Legislation Enacted Relating to Trust Companies  
and Certain Other Financial Institutions*

*Acts of 1967*

CHAPTER	AMENDMENT TO:	DESCRIPTION
91	G.L. c. 44, s. 55	An Act authorizing the investment of certain municipal funds in certificates of deposit of trust companies, national banks and banking companies.
201	G.L. c. 175, s. 62, par. 14A	An Act relative to investment by domestic insurers in bonds, notes or other evidences of indebtedness.
210	G.L. c. 183, s. 56	An Act requiring the payment of certain charges by a mortgagor relative to certain mortgage loans insured by the Federal Housing Commissioner in the event of the anticipatory repayment of certain mortgage notes.
220	G.L. c. 167, s. 12	An Act prohibiting banks from engaging in the travel agency business.
233	G.L. c. 172, s. 13	An Act providing for the election of not more than two directors of a trust company by a majority vote of its directors.
348	G.L. c. 167, s. 58	An Act prohibiting banks from allocating periodic payments by mortgagors for taxes for purposes other than tax payments.
433	G.L. c. 168, s. 49; G.L. c. 171, s. 21	An Act relative to investments by savings banks and credit unions.
442	G.L. c. 203, s. 21A (as amended)	An Act making a corrective change in the law authorizing trustees to determine whether a distribution by a corporation of securities of another corporation shall be treated as income or principal.
464	G.L. c. 255B, ss. 1, 9 and 20A	An Act further regulating the retail installment sales of motor vehicles.

*Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions (continued)**Acts of 1967 (continued)*

CHAPTER	AMENDMENT TO:	DESCRIPTION
469	G.L. c. 32A, s. 9A (as amended)	An Act authorizing the State Treasurer to invest certain funds of the Group Insurance Commission Trust Fund in bank stocks.
673	G.L. c. 140A, ss. 1, 5 and 7	An Act further regulating the disclosure of finance charges in connection with certain credit transactions.
775	G.L. c. 255D, ss. 1, 9, 13, 17, 21, 23, 27 and 29	An Act further regulating certain retail installment sales and services.
809	G.L. c. 167, s. 58	An Act clarifying the purposes for which amounts collected by banks for real estate taxes on properties mortgaged thereto may be used.
822	G.L. c. 255, ss. 13I and 13J	An Act relative to the procedure for the repossession and disposition of consumer goods subject to certain security interest, where the debtor is in default.
823	G.L. c. 255B, s. 10	An Act limiting the charges for certain insurance issued in connection with retail installment sales of motor vehicles.

*Rules and Regulations*

The Commissioner of Banks promulgated no rules and regulations relating to trust companies for the year ending December 31, 1967.

### CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were three corporations with total assets of \$16,801,000 doing business under this statute on December 31, 1967. The deposits in one of these companies are insured by the Federal Deposit Insurance Corporation.

### TRANSMISSION AGENCIES

Funds of \$1,258,081 were transmitted to foreign countries during 1967 by those holding licenses under Chapter 169 of the General Laws.

There were five licenses in force on December 31, 1967 to transact this type of business. The deposits of customers of the agencies are protected by surety or collateral bonds, \$15,000 each agency, in the custody of the Treasurer and Receiver General of the Commonwealth. Their other assets are not under the supervision of the Commissioner of Banks.

### OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

Included in this heading are The Massachusetts Company, Inc. (formerly the Massachusetts Hospital Life Insurance Company), Brown Brothers Harriman & Co., Baystate Corporation and the Shawmut Association, Inc. The latter two corporations are bank holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks. Total assets of these institutions including the various trust funds administered totaled \$687,995,167 on December 31, 1967.

# INDEX TO THE ANNUAL REPORTS (Alphabetically by Name)

## TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
Arlington Trust Company . . . . .	Lawrence . . . . .	10	41	43
Attleboro Trust Company . . . . .	Attleboro . . . . .	4	21	23
Barclay Bank and Trust Company of Boston . . . . .	Boston . . . . .	4	21	23
Berkshire Bank & Trust Company . . . . .	Pittsfield . . . . .	12	49	51
Beverly Trust Company . . . . .	Beverly . . . . .	4	21	23
B. M. C. Durfee Trust Company . . . . .	Fall River . . . . .	8	36	38
Boston Safe Deposit and Trust Company . . . . .	Boston . . . . .	4	21	23
Bristol County Trust Company . . . . .	Taunton . . . . .	14	57	59
Brookline Trust Company . . . . .	Brookline . . . . .	6	29	31
Cambridge Trust Company . . . . .	Cambridge . . . . .	7	29	31
Cape Ann Bank & Trust Company . . . . .	Gloucester . . . . .	9	37	39
Cape Cod Bank and Trust Company . . . . .	Hyannis (Barnstable) . . . . .	10	41	43
Capitol Bank and Trust Company . . . . .	Boston . . . . .	4	21	23
Charlesbank Trust Company . . . . .	Cambridge . . . . .	7	29	31
Chatham Trust Company . . . . .	Chatham . . . . .	7	33	35
Chicopee Bank and Trust Company . . . . .	Chicopee . . . . .	8	33	35
Citizens Bank and Trust Company of Peabody . . . . .	Peabody . . . . .	12	49	51
City Bank & Trust Company . . . . .	Boston . . . . .	5	24	26
Colonial Bank and Trust Company . . . . .	Athol . . . . .	4	20	22
Commerce Bank & Trust Company . . . . .	Worcester . . . . .	16	65	67
Commercial Bank and Trust Company . . . . .	Wilmington . . . . .	16	64	66
Coolidge Bank and Trust Company . . . . .	Watertown . . . . .	15	61	63
Dedham Trust Company . . . . .	Dedham . . . . .	1	33	35
Depositors Trust Company . . . . .	Medford . . . . .	11	45	47
Essex County Bank and Trust Company . . . . .	Lynn . . . . .	10	41	43
Fall River Trust Company . . . . .	Fall River . . . . .	8	37	39
Falmouth Bank and Trust Company . . . . .	Falmouth . . . . .	8	37	39
Fiduciary Trust Company . . . . .	Boston . . . . .	5	25	27
First Bank and Trust Company of Haverhill . . . . .	Haverhill . . . . .	9	40	42
Framingham Trust Company . . . . .	Framingham . . . . .	9	37	39
Franklin County Trust Company . . . . .	Greenfield . . . . .	9	37	39
Garden City Trust Company . . . . .	Newton . . . . .	12	49	51
Guaranty Bank & Trust Company . . . . .	Worcester . . . . .	16	65	67
Guaranty Trust Company . . . . .	Waltham . . . . .	15	60	62
Hancock Bank and Trust Company . . . . .	Quincy . . . . .	12	2	2
Harvard Trust Company . . . . .	Cambridge . . . . .	7	32	34
Hingham Lincoln Trust Company . . . . .	Hingham . . . . .	9	41	43
Lexington Trust Company . . . . .	Lexington . . . . .	10	41	43
Liberty Bank and Trust Company . . . . .	Boston . . . . .	5	25	27
Lynn Safe Deposit & Trust Company . . . . .	Lynn . . . . .	10	44	46
Malden Trust Company . . . . .	Malden . . . . .	11	45	47
Marblehead Trust Company . . . . .	Marblehead . . . . .	11	45	47
Massachusetts Bank and Trust Company . . . . .	Brockton . . . . .	6	28	30
Melrose Trust Company . . . . .	Melrose . . . . .	11	45	47
Middleborough Trust Company . . . . .	Middleborough . . . . .	11	45	47
Milton Bank and Trust Company . . . . .	Milton . . . . .	11	48	50
Natick Trust Company . . . . .	Natick . . . . .	12	49	51
Naumkeag Trust Company . . . . .	Salem . . . . .	13	53	55
Newton-Waltham Bank and Trust Company . . . . .	Waltham . . . . .	15	61	63
Norfolk County Trust Company . . . . .	Brookline . . . . .	6	29	31
Old Colony Trust Company . . . . .	Boston . . . . .	5	25	27
Quincy Trust Company . . . . .	Quincy . . . . .	1	49	51
Rockland Trust Company . . . . .	Rockland . . . . .	13	52	54
Safe Deposit Bank and Trust Company . . . . .	Springfield . . . . .	14	56	58
Saugus Bank and Trust Company . . . . .	Saugus . . . . .	13	53	55
Shrewsbury Bank and Trust Company . . . . .	Shrewsbury . . . . .	3	53	55
Slade's Ferry Trust Company . . . . .	Somerset . . . . .	13	53	55
State Street Bank and Trust Company . . . . .	Boston . . . . .	5	25	27
Surety Bank and Trust Company . . . . .	Wakefield . . . . .	14	57	59
The First Bank and Trust Company . . . . .	Chelmsford . . . . .	8	33	35
Town Bank and Trust Company . . . . .	Brookline . . . . .	6	29	31
United States Trust Company . . . . .	Boston . . . . .	6	25	27
University Trust Company . . . . .	Cambridge . . . . .	7	33	35
Valley Bank and Trust Company . . . . .	Springfield . . . . .	14	57	59
Wakefield Trust Company . . . . .	Wakefield . . . . .	14	57	59
Ware Trust Company . . . . .	Ware . . . . .	15	61	63
Western Bank and Trust Company . . . . .	West Springfield . . . . .	15	61	63
Winchester Trust Company . . . . .	Winchester . . . . .	16	65	67
Woburn Bank and Trust Company . . . . .	Woburn . . . . .	16	65	67

<sup>1</sup> See Hancock Bank and Trust Company.<sup>2</sup> See Dedham Trust Company and Quincy Trust Company.<sup>3</sup> See Commerce Bank & Trust Company



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
TRUST COMPANIES  
SHOWING  
LOCATIONS OF MAIN OFFICES  
AND BRANCHES  
NAMES OF PRESIDENT, TREASURER,  
DIRECTORS AND MEMBERS OF  
EXECUTIVE COMMITTEE  
AND  
CORPORATIONS SUBJECT TO CHAPTER 172A  
OF THE GENERAL LAWS

**ATHOL**

**Colonial Bank and Trust Company**  
384 Main Street

William Coltin  
*President*

R. H. Barry  
*Treasurer*

*Directors*

\*T. J. Arria  
R. H. Barry  
\*W. O. Bogardus  
M. A. Casella  
\*E. F. Cetto  
William Coltin  
J. P. DiCicco  
\*D. E. Dick

\*J. D. Eaton  
\*J. G. Gagliardi  
Irving Leighton  
T. S. Mann  
Louis Plotkin  
E. C. Temple  
Robert Waldman  
Alan Zuker

**ASSETS**

Banking Department . . \$2,506,111 22

**ATTLEBORO**

**Attleboro Trust Company**  
8 North Main Street

*Branch Offices*

7 County Street, Attleboro  
2 North Washington Street, North Attleboro  
Triboro Plaza, North Attleboro

S. M. Gower, Jr.  
*President*

H. C. MacKell  
*Treasurer*

*Directors*

E. H. Augat  
G. G. Bergh  
T. K. Bliss  
\*C. W. Cederberg  
J. H. Condon  
E. R. Farrell, Jr.  
P. J. Gomez  
\*S. M. Gower, Jr.  
\*A. L. Hall  
A. R. Hilsinger, Jr.  
A. A. Ley

H. C. MacKell  
\*J. W. McIntyre  
G. E. Nerney  
W. A. Nerney  
R. V. Olson  
\*W. C. H. Prentice  
\*L. B. Smith  
H. H. Sweet  
\*W. F. Walton  
C. R. Yeager

**ASSETS**

Banking Department . . \$21,308,219 51  
Trust Department . . 14,635,555 52

**BEVERLY**

**Beverly Trust Company**  
165-167 Cabot Street

*Branch Offices*

721 Hale Street, Beverly Farms  
81 Elm Street, Danvers  
Post Office Square, Lynnfield  
5 Dodge Street, North Beverly  
Hamilton Shopping Center, South Hamilton

W. G. Fish  
*President*

E. E. Hatch  
*Treasurer*

*Directors*

\*R. J. Broderick  
R. J. Brown  
\*H. L. Desjardins  
\*W. G. Fish  
C. H. Glovsky

\*R. H. Gove  
N. R. Jack  
\*O. J. Kanter  
A. G. Means  
G. J. Pappas

**ASSETS**

Banking Department . . \$21,124,401 75  
Trust Department . . 305,676 95

**BOSTON**

**Barclay Bank and Trust Company of Boston**  
363 Washington Street  
(Brighton District)

J. V. Sidell  
*President*

F. A. Morse  
*Treasurer*

*Directors*

A. P. Brodell  
A. M. Feuerstein  
Earle Groper  
S. L. Miller  
\*F. A. Morse  
\*F. A. Papale, Jr.  
S. B. Sheldon

Stanley Shuman  
\*J. V. Sidell  
P. M. Siskind  
B. C. Thompson  
John Welch  
Robert Yanofsky

**ASSETS**

Banking Department . . \$4,989,683 85

**Boston Safe Deposit and Trust Company**  
100 Franklin Street

W. W. Wolbach  
*President*

R. E. Bennink  
*Treasurer*

*Directors*

V. R. Alden  
John Barker, Jr.  
G. W. Blakeley, Jr.  
R. F. Chick  
H. C. Cornuelle  
D. C. Crockett  
Edward Dane  
\*C. F. Eaton, Jr.  
H. H. Estlin  
J. W. Forrester  
\*N. H. Garrick, Jr.  
R. F. Gow

J. L. Grandin, Jr.  
\*D. J. Hurley  
\*John Lowell  
\*W. F. Morton  
\*George Olmsted, Jr.  
L. C. Peters  
\*George Putnam  
J. R. Quarles  
\*S. R. Rabb  
\*J. E. Rogerson  
\*W. W. Wolbach

**ASSETS**

Banking Department . . \$119,239,578 60  
Trust Department . . 909,278,961 89

**Capitol Bank and Trust Company**  
679 Beacon Street

S. J. Tarlow  
*President*

W. J. Donovan, Jr.  
*Treasurer*

*Directors*

Sol Bloom  
\*H. L. Foster  
Allen Gordon  
Charles Gulino  
\*Edwin Howard  
Melvin Kolovson  
J. P. Meehan  
R. H. O'Connell

F. J. Sawyer  
\*M. M. Sloane  
\*Joseph Sneider  
H. I. Stoller  
\*S. J. Tarlow  
V. J. Tocci  
J. T. Wright  
Manuel Wyner

**ASSETS**

Banking Department . . \$18,095,052 18

**City Bank & Trust Company**  
175 Washington Street

**Branch Offices**  
125 Harvard Avenue, Aliston  
1214 Blue Hill Avenue, Mattapan  
130 Newmarket Square, Roxbury

Rubin Epstein  
*President*

D. G. Doty  
*Treasurer*

**Directors**

Murray Alberts	*S. W. Poorvu
*Leon Cangiano	W. C. Rowe
N. S. Coyne	H. L. Shivek
Martin DeMatteo, Jr.	Nathan Silverstein
D. G. Doty	Louis Spero
*W. P. Dugan	Stephen Tavilla
*Rubin Epstein	Frances Tomasello
Maurice Kraener	V. P. Wilbur
*David Livingston	Harry Winokur
Harry Marks	M. J. Zabarsky

**Assets**

Banking Department	.	.	\$58,478,614	15
Trust Department	.	.	35,379	73

**Fiduciary Trust Company**  
10 Post Office Square

R. H. Gardiner  
*President*

John Plimpton  
*Treasurer*

**Directors**

J. Q. Adams	R. M. P. Kennard
J. B. Ames	R. T. Lyman, Jr.
*J. O. Bangs	*E. F. MacNichol
Samuel Cabot, Jr.	*E. H. Osgood
Philip Dean	M. D. Perkins
*R. H. Gardiner	*P. H. Theopold
H. R. Guild	J. L. Thorndike
F. W. Hatch, Jr.	J. N. White
A. B. Hunt	*R. G. Wiese
G. S. Johnston	*R. B. Williams
E. H. Kendrick	

**Assets**

Banking Department	.	.	\$14,676,846	53
Trust Department	.	.	262,621,397	38

**Liberty Bank and Trust Company**  
311 Washington Street

B. D. Schulman  
*President*

E. S. Buchanan  
*Treasurer*

**Directors**

P. L. Beane	*L. M. Levinson
*Kenneth Bornstein	Charles Maliotis
E. S. Buchanan	J. L. Milbender
Eleanor Gately	*B. D. Schulman
Maurice Grossman	*H. B. Shipner
*R. B. Gryzmish	J. J. Walsh, Jr.
*Eli Jacobson	R. L. Weinberg
Morton Ladge	

**Assets**

Banking Department	.	.	\$10,066,419	85
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**Old Colony Trust Company**  
1 Federal Street

P. I. Wren  
*President*

R. W. Ficken  
*Treasurer*

**Directors**

J. S. Ames, Jr.	J. E. Lawrence
*S. C. Badger	H. M. Leen
G. R. Brown	J. W. Lund
F. H. Burr	J. R. Morss
C. C. Cabot	J. T. Noonan
A. J. Casner	Q. A. Shaw, Jr.
F. C. Church	*H. S. Warren
*A. L. Coburn, Jr.	H. B. Washburn, Jr.
R. C. Damon	C. A. Wood
J. L. Gardner	J. N. Worcester
C. W. Haffenreffer	*P. I. Wren
Amor Hollingsworth	

**Assets**

Banking Department	.	.	\$12,540,379	36
Trust Department	.	.	2,312,879,691	63

**State Street Bank and Trust Company**  
225 Franklin Street

**Branch Offices**

Corner Arlington and Providence Streets  
587 Boylston Street  
Corner Court and Tremont Streets  
111 Franklin Street  
125 High Street  
Corner Longwood and Brookline Avenues  
Corner Massachusetts Avenue and Boylston Streets  
Corner State and Congress Streets  
71 Summer Street  
300 Western Avenue, Brighton  
508 Geneva Avenue, Dorchester  
948 Bennington Street, East Boston  
60 Newmarket Square, Roxbury  
2343 Washington Street, Roxbury  
631 V.F.W. Parkway, West Roxbury  
Corner Beecham and Market Streets, Chelsea

H. F. Hagemann, Jr.  
*President*

D. J. Lewis  
*Treasurer*

**Directors**

C. B. Barnes	C. M. Hutchins
*E. L. Bigelow	R. A. Lawrence
G. D. Bleicken	*J. T. G. Nichols, III
H. M. Bliss	G. E. Roberson
Theodore Chase	H. S. P. Rowe
*W. S. Edgerly	*Richard Saltonstall
F. M. Forbes, Jr.	W. B. Snow
A. E. Gilman	*C. H. Wardwell
*H. F. Hagemann, Jr.	Moses Williams
P. B. Hamilton	J. J. Wilson
E. B. Hanify	*S. H. Wolcott, Jr.
C. H. Hood	*A. S. Woodworth
J. S. Howe	

**Assets**

Banking Department	.	.	\$1,008,381,195	88
Trust Department	.	.	835,982,694	55

**United States Trust Company**  
30 Court Street

**Branch Offices**  
1603 Blue Hill Avenue, Mattapan  
475 Blue Hill Avenue, Roxbury

A. R. Morse  
*President*

John Morse  
*Treasurer*

**Directors**

\*D. M. Boylan  
\*F. S. Deland  
\*A. H. Dolben  
H. B. Ehrmann  
P. W. Fitzpatrick  
\*M. S. Grossman

\*A. R. Morse  
John Morse  
\*J. R. Morse  
\*E. P. Pope  
G. F. Wallburg  
\*P. C. Welch

**ASSETS**

Banking Department . . . \$57,852,608 99  
Trust Department . . . 19,183,164 40

**BROCKTON**

**Massachusetts Bank and Trust Company**  
245 Main Street

Oswald Braadland  
*President*

R. M. Gillis  
*Treasurer*

**Directors**

\*Oswald Braadland  
\*D. A. Buckley  
\*R. G. Clark, Jr.  
Anthony Felos  
\*A. C. Gennaco  
Lester Gilson

J. D. Keefe  
\*James Kourafas  
Steve Kourafas  
\*Hjalmar Peterson  
Russell Thompson  
Peter Varrasso

**ASSETS**

Banking Department . . . \$7,753,251 81

**BROOKLINE**

**Brookline Trust Company**  
1341 Beacon Street

**Branch Offices**  
1346 Beacon Street  
1627 Beacon Street  
1228 Boylston Street  
1 Harvard Street

G. W. Graham  
*President*

F. J. Paul  
*Treasurer*

**Directors**

W. A. Anastos  
F. W. Capper  
Julian Cohen  
\*Hamilton Coolidge  
\*Edward Dane  
F. S. Deland, Jr.  
\*G. W. Graham

T. C. Haffenreffer, Jr.  
\*C. F. Hovey  
Samuel Pinanski  
C. M. Fyle, Jr.  
B. B. Rapalyea  
C. F. Rowley  
H. T. Wiggin

**ASSETS**

Banking Department . . . \$36,317,271 81  
Trust Department . . . 2,451,092 18

**Norfolk County Trust Company**  
1319 Beacon Street

**Branch Offices**

145 Washington Street, Brookline  
2 South Main Street, Bellingham  
2 Elm Street, Braintree  
1000 Washington Street, South Braintree  
710 Washington Street, Canton  
1290 Boylston Street, Chestnut Hill  
390 Washington Street, Dedham  
858 Washington Street, Dedham  
49 Main Street, Franklin  
478 Main Street, Medfield  
Main Street, Medway  
2 Eliot Street, Milton  
376 Granite Avenue, East Milton  
40 First Avenue, Needham  
1055 Great Plain Avenue, Needham  
968 Highland Avenue, Needham Hts.  
699 Washington Street, Norwood  
1381 Hancock Street, Quincy  
60 McGrath Highway, Quincy  
84 North Main Street, Randolph  
15 Post Office Square, Sharon  
810 Washington Street, Stoughton  
979 Main Street, Walpole  
132 Washington Street, East Walpole  
15 Central Street, Wellesley  
342 Washington Street, Wellesley Hills  
693 High Street, Westwood  
525 Washington Street, Weymouth

J. P. Winchester  
*President*

W. F. Peters  
*Treasurer*

**Directors**

P. D. Balcom  
J. P. Birmingham  
Matthew Brown  
\*E. O. Cappers  
\*F. A. Carlson  
D. P. Carter  
\*D. P. Colburn  
K. F. Coreoran  
D. H. Danforth  
D. P. DiMaggio  
J. H. Draper, Jr.  
J. F. Graham

\*George Howland  
J. W. Kunhardt  
C. F. Machen  
D. J. Mann  
J. S. Marsh  
\*H. B. Nash  
\*F. P. Parker  
R. P. Sonnabend  
\*Neil Tillotson  
J. P. Tyrrell  
\*R. S. Willis  
\*J. P. Winchester

**ASSETS**

Banking Department . . . \$203,140,689 66  
Trust Department . . . 19,454,532 37

**Town Bank and Trust Company**  
294 Harvard Street

**Branch Office**

1186 Boylston Street, Chestnut Hill

R. C. Linnell  
*President*

R. W. Pullo  
*Treasurer*

**Directors**

M. L. Ambrogne  
\*F. G. Begley  
C. N. Collatos  
\*James Condos  
Terrence Geoghegan

Stanley Gruber  
\*R. C. Linnell  
\*Raymond Mannos  
F. P. Nadel  
N. E. Rogen

**ASSETS**

Banking Department . . . \$8,289,224 61



**CAMBRIDGE****Cambridge Trust Company  
1336 Massachusetts Avenue**H. G. Bradlee  
*President*R. F. Doyle  
*Treasurer**Directors*

R. B. Bailey	M. G. Kispert
S. E. Bain	P. D. Littlefield
William Bentinck-Smith	*G. A. Macomber
R. F. Bradford	*M. P. McNair
H. G. Bradlee	W. L. Payson
Melville Chapin	E. W. Phippen
L. H. Clark	J. I. Stockwell
*Casimir DeRham, Jr.	*W. L. Taggart, Jr.
J. M. Dry	C. M. Williams
H. M. Hague	H. D. Winslow

*ASSETS*

Banking Department	.	.	\$35,132,603 61
Trust Department	.	.	26,724,438 85

**Harvard Trust Company  
1414 Massachusetts Avenue****Branch Offices**

615 Concord Avenue  
226 Main Street  
689 Massachusetts Avenue  
1847 Massachusetts Avenue  
575 Technology Square  
655 Massachusetts Avenue, Arlington  
72 Leonard Street, Belmont  
63 Trapelo Road, Belmont  
491 Trapelo Road, Belmont  
38 Main Street, Concord  
288 Great Road, Littleton

T. R. Beal  
*President*H. C. Riley  
*Treasurer**Directors*

*H. M. Allen	E. L. Frost
G. E. Bates	Helge Holst
*T. R. Beal	*T. M. Horan
Adrian Brogini	J. P. Mirak
P. R. Corcoran	E. S. Newbury, Jr.
E. A. Crane	J. F. Rich
*P. V. Cusick	D. M. Robinson
J. K. Damon	Alan Steinert
*R. R. Duncan	Gilman Wallace
*R. W. Fawcett	*J. O. Welch
H. S. Ferguson	L. G. Wiggins

*ASSETS*

Banking Department	.	.	\$181,039,159 34
Trust Department	.	.	89,089,277 37

**University Trust Company  
2360 Massachusetts Avenue**C. A. Brush  
*President*H. L. McKinnon  
*Treasurer**Directors*

*C. A. Brush	*F. A. Massé
*J. L. Danehy	Harry Mazman
*Thomas Danehy	*D. M. Murphy
C. T. Dorfman	*P. J. Nelligan
J. F. Griffin	J. T. White
*T. W. Lynch	*F. R. Zelck

*ASSETS*

Banking Department	.	.	\$7,172,959 47
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**Charlesbank Trust Company****124 Broadway  
Branch Office****Corner of Austin and Prospect Streets**J. B. Sullivan  
*President*D. H. Lichter  
*Treasurer**Directors*

W. J. Boland	W. A. Guleserian
*J. J. Campbell	Z. K. Kurkjian
M. M. Ciani	*D. H. Lichter
Sheldon Cohen	*J. F. McEvoy, Jr.
*B. S. Costello, Jr.	H. F. Owens
Andrew Curcio	L. J. Russell
*J. L. Duff	*J. B. Sullivan
J. P. Fantasia	*W. J. Sullivan
Alfred Ferreira	J. G. Teller
H. F. Greene	J. J. Toomey

*ASSETS*

Banking Department	.	.	\$6,652,904 03
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**CHATHAM****Chatham Trust Company  
Main Street**C. A. Bearse  
*President*J. W. Deer  
*Treasurer**Directors*

C. A. Bearse	J. T. Manson, II
*E. B. Ellis	K. H. Pratt
*C. C. Harding	*H. F. Reynolds
F. W. Howes	

*ASSETS*

Banking Department	.	.	\$4,814,299 10
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\*Executive Committee Member.

**CHELMSFORD**

**The First Bank and Trust Company**  
44 Central Square

**Branch Offices**

290 Central Street, Lowell  
199 Boston Road, North Billerica  
2 Groton Road, North Chelmsford

W. C. Lahue  
*President*

E. F. Day  
*Treasurer*

**Directors**

M. J. Brown	C. S. Kokinos
E. F. Burns	*W. C. Lahue
J. L. Cooney	*C. A. E. Peterson
N. E. Day	R. E. Picken
*R. A. Johnson	*E. V. Whalen

**ASSETS**

Banking Department . . \$8,991,218 66

**CHICOPEE**

**Chicopee Bank and Trust Company**  
35 Center Street

C. W. Phillips, Jr.  
*President*

E. M. Ferris  
*Treasurer*

**Directors**

Vito Caolo	*J. J. Landers
J. E. Connor	S. I. Partyka
C. J. Delisio	*C. W. Phillips, Jr.
*E. M. Ferris	*N. A. Rouillard
*H. A. Kulig	John Tenczar

**ASSETS**

Banking Department . . \$3,260,700 48

**DEDHAM**

**Dedham Trust Company**

(See Hancock Bank and Trust Company,  
Quincy)

**FALL RIVER**

**B. M. C. Durfee Trust Company**  
80 North Main Street

**Branch Offices**

77 Bank Street  
1000 North Main Street  
1485 Pleasant Street  
236 South Main Street

E. B. Sturges  
*President*

W. R. Gilbert  
*Treasurer*

**Directors**

P. L. Amiot	W. C. Hathaway
Henry Ashworth	Benjamin Horvitz
Edward Brayton	*T. J. Hudner
*J. S. Brayton, Jr.	*William Mason
*L. S. Brayton	*C. M. Moran
P. S. Brayton	*M. N. Sobloff
*L. S. Chace, Jr.	*E. B. Sturges
H. E. Clarkin	*R. F. Sykes
*George Delano, Jr.	*J. T. Waldron
W. R. S. Eaton	*M. F. Welsh

**ASSETS**

Banking Department . . \$42,009,265 29  
Trust Department . . 46,706,330 76

**Fall River Trust Company**  
43 North Main Street

**Branch Offices**

216 New Boston Road  
1219 Pleasant Street  
1601 South Main Street  
111 Stafford Road  
South Main Street, Assonet  
848 State Road, North Westport  
891 County Street, Somerset  
435 Wilbur Avenue, Swansea

Anthony Perry  
*President*

A. W. Pearson  
*Treasurer*

**Directors**

*O. E. Boivin	*Anthony Perry
*J. A. Faria	*A. G. Pierce
*S. S. Feinberg	*R. L. Smith
*T. H. Nabb, Jr.	*H. G. Squire
*J. E. O'Neill	*S. J. Waring

**ASSETS**

Banking Department . . \$50,081,423 99  
Trust Department . . 1,287,719 00

**FALMOUTH**

**Falmouth Bank and Trust Company**  
183 Main Street

**Branch Office**

Bradlees Shopping Center

S. H. Wright  
*President*

E. A. Rich, Jr.  
*Treasurer*

**Directors**

*D. H. Amend	*F. L. Nickerson
*H. G. Behrens	*R. B. Roderick
*R. J. Canning	*R. C. Tait
*C. W. Jacoby	*P. I. Wessling
*Forbes MacGregor	*S. H. Wright
*M. T. Medeiros	

**ASSETS**

Banking Department . . \$5,825,775 14

**FRAMINGHAM**

Framingham Trust Company  
79 Concord Street

**Branch Offices**

12 Front Street, Ashland  
5 Edgell Road, Framingham Centre  
490 Cochituate Road, Framingham  
Shoppers' World, Framingham  
110 Union Avenue, Framingham  
805 Water Street, Framingham  
266 Waverly Street, Framingham  
818 Washington Street, Holliston  
59 Main Street, Hopkinton  
Pinefield Shopping Center, Saxonville  
31 North Main Street, Sherborn  
Sudbury Plaza, Post Road, Sudbury  
Old Concord Road, South Sudbury

W. S. Caldwell  
*President*

F. E. Harrington  
*Treasurer*

**Directors**

*W. B. Brockelman	*J. R. Perini
*W. S. Caldwell	*J. J. Prindiville, Jr.
D. S. Clark	C. A. Sheridan
*F. G. Farrell	E. H. Shortiss, Jr.
E. F. Fecteau	J. W. Tiberio
*H. A. Fitts	W. J. Turenne
*C. F. Long	T. S. Valpey, Jr.

**ASSETS**

Banking Department	.	.	\$69,850,749	86
Trust Department	.	.	5,923,338	32

**GLOUCESTER**

Cape Ann Bank & Trust Company  
154 Main Street

**Branch Offices**  
224 Washington Street, Gloucester  
17 Union Street, Manchester

F. M. Bundy  
*President*

J. J. Roach  
*Treasurer*

**Directors**

E. R. Abbott	B. A. Kerr
*Gordon Abbott	Leonard Linquata
*J. N. Abbott, Jr.	W. J. MacInnis
E. R. Andrews	R. F. Marshall
R. L. Andrews	*L. C. McEwen
T. A. Bradley	Carl Moores
R. F. Brown	A. L. Morton
*W. G. Brown, Jr.	A. H. Nutton
F. M. Bundy	*M. F. Piper
C. R. Clark	J. A. Ryan
*E. A. Hagstrom	*C. K. Steele
*C. T. Heberle	*T. M. Vye
R. N. Hooper	

**ASSETS**

Banking Department	.	.	\$26,004,709	12
Trust Department	.	.	5,647,625	54

**GREENFIELD**

Franklin County Trust Company  
324 Main Street

**Branch Office**  
399 Federal Street  
12 North Main Street, Orange

D. M. Kelly  
*President*

B. S. Richardson  
*Treasurer*

**Directors**

N. F. Batchelor	*W. J. Hosmer
F. L. Boyden	W. S. Keith
*L. M. Cairns	*D. M. Kelly
E. E. Cormier	*D. C. Lunt
William Dwight	*D. C. Lunt, Jr.
*H. V. Erickson	I. P. Muzzey
*J. W. Haigis, Jr.	*R. S. Reid
*R. S. Harper	*L. L. Richards
*E. S. Harris	R. E. Stowell
*G. W. Hayer	*D. A. Witty

**ASSETS**

Banking Department	.	.	\$29,341,493	25
Trust Department	.	.	18,646,574	04

**HAVERHILL**

First Bank and Trust Company of Haverhill  
100 Lafayette Square

W. J. Letoile  
*President*

W. B. Morton  
*Treasurer*

**Directors**

T. S. Allison, Jr.	*W. J. Letoile
*G. J. Antognoni	*C. S. Marston, III
*E. A. D'Alessandro	Albert Pare
H. J. Goudreault	Ralph Pasquale
Paul Kazarosian	*D. S. Shepherd
A. P. Lagasse	*H. L. Simard
A. L. Lavallee	T. S. Vathally

**ASSETS**

Banking Department	.	.	\$4,752,878	36
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**HINGHAM**

Hingham Lincoln Trust Company  
11 Fearing Road

T. E. Curtis  
*President*

J. A. Malloy, Jr.  
*Treasurer*

**Directors**

Stephen Baker, Jr.	*J. A. Malloy, Jr.
F. S. Barbuto, Jr.	*P. P. McBride
W. B. Canterbury	A. A. Miranda
*J. H. Coppock	*R. E. Naser
D. G. Currier	*J. F. O'Neil
*T. E. Curtis	C. A. Rizzotto
*R. G. Emerson, Jr.	P. E. Sullivan
D. M. Garland	*Alden Weston
*C. A. Johnson, Jr.	

**ASSETS**

Banking Department	.	.	\$3,747,656	80
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**HYANNIS**

**Cape Cod Bank and Trust Company**  
307 Main Street

**Branch Offices**

Airport Rotary  
596 West Main Street  
Main Street, Harwich Port  
Main Street, Orleans  
Main Street, Osterville  
Route 28, South Yarmouth

R. A. Farnham  
*President*

E. H. White  
*Treasurer*

**Directors**

G. C. Besse	H. L. Murphy
H. A. Callahan	R. C. Nickerson
W. B. Chase	T. J. Powers
Palmer Davenport	O. R. Ragan
A. P. Doane, Jr.	A. W. Rockwood
*R. A. Farnham	*E. L. Sims
B. K. Jerauld	R. F. Sims
D. B. Leen	H. F. Smith
*Russell Makepeace	R. B. Snow
H. C. Maloney	E. E. Sparrow
G. W. Moore	M. W. Wiley

**ASSETS**

Banking Department	.	.	\$32,848,913	16
Trust Department	.	.	3,145,292	78

**LAWRENCE**

**Arlington Trust Company**  
305 Essex Street

**Branch Offices**

78 Amesbury Street  
700 Essex Street  
348 Jackson Street  
1 Winthrop Avenue  
227 North Main Street, Andover  
1155 Main Street, Haverhill  
476 Broadway, Methuen  
166 Haverhill Street, Methuen  
Central Street, Middleton  
149 Main Street, North Andover

D. J. Murphy, Jr.  
*President*

E. V. Reed  
*Treasurer*

**Directors**

J. N. Anderson	J. A. Lamprey
H. G. Bronson	A. P. Manzi
D. E. Cullati	V. J. Mill, Jr.
H. R. Dow, Jr.	*D. J. Murphy, Jr.
L. C. Eidam	R. V. O'Sullivan
J. E. Fenton	*G. A. Schlott
*T. F. Gallagher	*R. R. Siskind
Max Goldstein	D. J. Sullivan
Nicholas Grieco	H. A. Tatelman
*F. A. Higgins	J. B. Thomson
J. B. Ippolito	M. M. Warshaw
M. W. Kenney	A. P. Zappala
F. B. Kittredge	

**ASSETS**

Banking Department	.	.	\$136,565,192	36
Trust Department	.	.	4,618,488	26

**LEXINGTON**

**Lexington Trust Company**  
1822 Massachusetts Avenue

**Branch Offices**

20 Worthen Road  
94 Great Road, Bedford  
L. G. Hanscom Field, Bedford  
Jct. Middlesex Tpke. and Rte. 62, Burlington

Raymond Scheublin  
*President*

F. B. James  
*Treasurer*

**Directors**

A. G. Adams	D. E. Nickerson
Gabriel Baker	G. E. Rowe
*E. F. Baldwin, Jr.	*Raymond Scheublin
*E. W. Fletcher	*H. S. Swartz
*L. D. Gould	A. P. Tropeano
R. H. Holt	G. P. Wadsworth
Mark Moore, Jr.	W. T. Welsh

**ASSETS**

Banking Department	.	.	\$25,435,903	38
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**LYNN**

**Essex County Bank and Trust Company**  
25 Exchange Street

**Branch Offices**

414 Broadway  
11 Market Square  
1 Willow Street  
28 Elm Street, Danvers  
Colonial Shopping Center, Lynnfield Center  
647 Lowell Street, Peabody  
Saugus Plaza, Jct. Rtes. 1 and 129, Saugus  
434 Humphrey Street, Swampscott  
Paradise Road, Swampscott

T. D. Chatfield  
*President*

W. H. Pigott  
*Treasurer*

**Directors**

Abraham Ankeles	*C. W. Kessler
S. W. Bradley	R. I. Lappin
R. P. Breed	*H. R. Mayo, Jr.
W. J. Bursaw, Jr.	*Harry Remis
T. D. Chatfield	*T. W. Rogers
M. C. Goldman	M. W. Rolfe
R. H. Illingworth	P. N. Scangas
F. E. Ingalls	R. M. Smith

**ASSETS**

Banking Department	.	.	\$73,074,709	19
Trust Department	.	.	6,611,960	82

**Lynn Safe Deposit & Trust Company**  
1 State Street

R. M. Dunbar  
*President*

R. M. Dunbar  
*Treasurer*

**Directors**

R. P. Breed, Jr.	R. F. Hunter
W. J. Breed	L. V. MacDuff
G. M. Dee	*G. W. Mattson
*R. M. Dunbar	*H. H. Winslow
*C. E. Harwood	

**ASSETS**

Banking Department	.	.	\$8,359,985	97
Trust Department	.	.	3,889,423	49

**MALDEN**

**Malden Trust Company**  
94 Pleasant Street

**Branch Offices**

**Fellaway and Riverside Avenue, Medford**  
**Redstone Shopping Center, Stoneham**

**Hildreth Auer**  
*President*

**A. V. Seaward**  
*Treasurer*

**Directors**

\*Hildreth Auer  
\*C. E. Bond  
\*L. S. Burke  
\*T. H. Bush  
\*G. Y. Goodman  
\*H. A. Hall, III  
\*O. S. Hobbs

E. B. Luitwieler  
H. E. MacInnis  
J. S. McKenney  
\*James Millen  
\*C. W. Spencer  
\*C. F. Spengall  
J. B. Willing

**ASSETS**

Banking Department . . \$40,407,466 64  
Trust Department . . 22,852,305 84

**MARBLEHEAD**

**Marblehead Trust Company**  
66 Pleasant Street

**Branch Office**

254 Humphrey Street

**W. K. Goldthwaite**  
*President*

**K. E. Duckworth**  
*Treasurer*

**Directors**

D. J. Anderson  
C. C. Archer  
\*Herman Brettman  
J. G. Clay  
\*R. F. Cole, Jr.  
Robert Dee  
A. A. Dirlam  
\*W. H. K. Donaldson  
A. V. Fletcher  
\*W. K. Goldthwaite  
J. E. Gorman

F. E. Hood  
\*J. R. McPherson  
\*Dominic Meo, Jr.  
J. P. Morse  
\*C. F. Quigley  
A. W. Rice  
\*D. E. Ristene  
F. B. Roberts  
\*E. H. Smith  
Moses Werman

**ASSETS**

Banking Department . . \$5,752,862 76

**MEDFORD**

**Depositors Trust Company**  
55 High Street

**Branch Offices**

370 Main Street  
10 Depot Square, Lexington

**L. P. Harrington**  
*President*

**N. J. Parisi**  
*Treasurer*

**Directors**

\*R. J. Barbo  
\*Joseph Blumsack  
\*A. R. Cataldo  
\*E. A. Counihan, III  
\*J. J. Finnin  
\*J. P. Gately  
\*L. P. Harrington

\*R. M. Malloy  
\*Abraham Moekow  
J. A. Novelline  
Lawrence O'Brien  
\*J. V. O'Leary  
J. H. O'Neill, Jr.

**ASSETS**

Banking Department . . \$11,046,777 87

**MELROSE**

**Melrose Trust Company**  
492 Main Street

**Branch Offices**

44 West Wyoming Avenue  
516 Franklin Street, Melrose Highlands

**P. H. Messer**  
*President*

**J. F. Kripp, Jr.**  
*Treasurer*

**Directors**

\*R. S. Cary  
\*H. H. Feltham  
\*J. M. Hughes  
\*C. G. Keniston  
\*L. W. Lloyd

\*K. L. MacLachlan  
\*P. H. Messer  
\*E. H. Perkins  
\*Ernest Rotondi  
\*R. J. W. Stone

**ASSETS**

Banking Department . . \$15,660,802 46

**MIDDLEBOROUGH**

**Middleborough Trust Company**  
10 Center Street

**Branch Offices**

4 John Glass, Jr. Square  
11 South Main Street

**R. W. Tillson**  
*President*

**C. T. Pardey**  
*Treasurer*

**Directors**

D. K. Atkins  
\*H. K. Atkins  
\*Fletcher Clark, Jr.  
\*R. L. Cushing  
P. E. Doherty  
\*A. M. Kramer  
E. B. Lynde  
A. T. Maddigan

D. G. Reed  
J. B. Rice, Jr.  
S. A. Silliker  
A. A. Thomas  
\*R. W. Tillson  
J. C. Whitcomb  
W. C. Wilkie  
A. M. Wood

**ASSETS**

Banking Department . . \$15,142,275 69  
Trust Department . . 1,048,963 49

**MILTON**

**Milton Bank and Trust Company**  
524 Adams Street

**Branch Offices**

540 Granite Street, Braintree  
164 Parkingway, Quincy

**A. W. Branca**  
*President*

**R. T. Murphy**  
*Treasurer*

**Directors**

\*Ermengildo Alfano  
\*A. W. Branca  
J. L. Curtin  
C. G. Fallon  
J. J. Fleming  
J. F. Gallagher, Jr.  
\*F. M. Gannon  
Louis Goldstein  
T. F. Greene

E. F. Hannon, Jr.  
R. K. Lamere  
\*T. J. Murphy  
E. T. O'Neill  
Frank Pasquale  
P. A. Richenburg  
\*C. W. Sweeney  
M. J. Verrochi, Jr.  
D. F. Will

**ASSETS**

Banking Department . . \$6,148,390 55

**NATICK**

**Natick Trust Company**  
34 Main Street

**Branch Office**  
Wethersfield Road and Worcester  
Turnpike, Natick

F. M. Bishop  
*President*

D. B. Gile  
*Treasurer*

*Directors*

F. C. Bishop	*H. H. Ham, Jr.
*F. M. Bishop	J. A. Hill, Jr.
F. M. Coan	*B. W. Johnson, Jr.
A. W. Crain	*R. H. Potter
*A. B. Fair	*W. B. Robinson
M. W. Fairbanks	H. E. Snow

*ASSETS*

Banking Department . . \$18,297,544 09

**NEWTON**

**Garden City Trust Company**  
232 Boylston Street

**Branch Offices**  
337 Great Road, Bedford  
Science Park, Crosby Drive, Bedford  
259 Centre Street, Newton Corner  
401 Washington Street, Woburn

C. E. Dockser  
*President*

J. P. Shiel, Jr.  
*Treasurer*

*Directors*

J. N. Baker, Jr.	R. D. Patterson
*M. G. Basbas	Bernard Roberts
N. K. Brown	D. G. Rollins
*C. E. Dockser	E. B. Silver
Harris Gilbert	Benjamin Slawsky
*R. A. Grimes	*Bernard Solomon
*R. J. Henley	B. P. Swartz
David Kane	*B. C. Tackeff
H. H. Lerner	L. D. Tarlin
T. D. Mann	Harold Widett

*ASSETS*

Banking Department . . \$26,034,955 38

**PEABODY**

**Citizens Bank and Trust Company of Peabody**  
7 Sylvan Street

**Branch Office**  
37 Foster Street

H. J. April  
*President*

L. D. Williams  
*Treasurer*

*Directors*

H. J. April	J. V. Regis
Sumner Cohen	Samuel Sherman
George Cooper	S. B. Tassel
*Leonard Kaplan	Joseph Viera
*Arthur Levine	A. F. Wood
Michael LoPresti	*C. M. Zolotas
John Masino	

*ASSETS*

Banking Department . . \$6,738,927 52

**PITTSFIELD**

**Berkshire Bank & Trust Company**  
54 North Street

**Branch Offices**  
39 Cheshire Road, Pittsfield  
18 Center Street, Adams  
740 South Main Street, Great Barrington  
78 Main Street, North Adams  
43-45 Veterans Memorial Drive, North Adams  
Main Street, Stockbridge

J. R. Sloane  
*President*

R. C. Marchell  
*Treasurer*

*Directors*

J. W. Bond	T. C. Nelson
E. O. Brown	W. J. Nolan
D. A. Burdette	Isadore Shapiro
A. A. D'Angelo, Jr.	H. J. Sheldon
A. B. Daniels	L. R. Shields
*J. M. Deely, Jr.	*J. R. Sloane
*W. J. Donovan	*C. E. Stoneham
*R. A. Hunter	D. A. Thurston
J. T. Kelley	*A. J. Tuller
M. F. McAndrews	H. H. Williams, Jr.
D. B. Miller	*Mervin Wineberg
*F. M. Myers, Jr.	

*ASSETS*

Banking Department . . \$47,629,280 62  
Trust Department . . 16,370,724 46

**QUINCY**

**Hancock Bank and Trust Company<sup>1</sup>**  
1486 Hancock Street

**Branch Offices**  
19 Cottage Avenue, Quincy  
845 Granite Street, Braintree  
Dedham Shopping Mall, V.F.W. Parkway,  
Dedham  
567 High Street, Dedham  
415 Hancock Street, North Quincy  
157 Central Street, Norwood  
129 South Street, Plainville  
21 Memorial Parkway, Randolph  
93 Pleasant Street, South Weymouth  
907 Main Street, Walpole  
651 Hancock Street, Wollaston

W. E. Kelley  
*President*

L. M. Brierley  
*Treasurer*

*Directors*

L. F. Blackwell	F. W. Lawton
F. H. Foy	W. D. McLean
H. A. Gallagher	F. W. Musche
*A. G. Geishecker	W. C. O'Meara
R. P. Greaves	*G. D. Reardon
*V. B. Hitchins	*F. E. Remick
Henry Hoffman	H. B. Siegle
*F. A. Hunt	*H. H. Slate
P. E. Hurley	W. P. Smith
S. G. Jarvis	A. F. Swift, Jr.
J. W. Kapples	R. J. Vitelli
*W. E. Kelley	*C. J. Weeden

*ASSETS*

Banking Department . . \$56,839,911 63

**Quincy Trust Company**  
(See Hancock Bank and Trust Company,  
Quincy)

\* Executive Committee Member.

<sup>1</sup> Continuing bank following merger of Dedham Trust Company and Quincy Trust Company after close of business December 30, 1967. Banking Department Assets shown after merger.

**ROCKLAND**

**Rockland Trust Company**  
288 Union Street

**Branch Offices**

Cushing Plaza, Route 3A, Cohasset  
Monument Square, Hull  
Hanson Shopping Plaza, Hanson  
King's Shopping Center, Halifax  
Columbia Road, Hanover  
Town Parking Way, Marshfield  
Queen Anne's Plaza, Norwell  
North Park Avenue, Plymouth  
Rockland Plaza, Rockland  
Front Street, Scituate  
Bay Road, South Duxbury

E. P. White  
*President*

W. C. Pratt  
*Treasurer*

**Directors**

J. B. Arnold	J. S. Pool
*A. A. Brundage	*N. A. Pool
R. W. Chandler	O. H. Sgarbi
A. L. Donovan	*J. F. Spence, Jr.
R. B. Dunham	*R. J. Spence
*R. L. Fish	W. J. Spence
G. W. Freeman	R. A. Spencer
*R. J. Geogan	R. D. Tedeschi
R. D. Hawkes	George Upton, Jr.
*L. M. Levinson	A. R. Wheeler
N. G. MacDonald	*E. P. White
E. J. Phelps	*A. P. Wilcox
Lot Phillips, II	

**ASSETS**

Banking Department	. . .	\$43,248,097 53
Trust Department	. . .	8,634,115 45

**SALEM**

**Naumkeag Trust Company**  
217 Essex Street

**Branch Office**

24 Central Street

H. G. Macomber  
*President*

L. H. Pauling  
*Treasurer*

**Directors**

*A. E. Arnold	*M. F. Flynn
B. T. Atwood	*C. F. Grush
R. B. M. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
L. H. Coffin	*I. J. Martin
J. C. Corbett	M. S. Smith
*D. N. Crowley	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch

**ASSETS**

Banking Department	. . .	\$36,283,167 66
Trust Department	. . .	18,364,847 33

**SAUGUS**

**Saugus Bank and Trust Company**  
466 Lincoln Avenue

**Branch Offices**

13 Main Street  
N.E. Shopping Center, Route 1

H. P. Mason  
*President*

E. A. Otte  
*Treasurer*

**Directors**

H. W. Bly	Joseph Haskell
A. G. Boudrot	Neil Howland
R. J. Chiabrandy	*H. P. Mason
*F. J. England	*D. R. Nagle
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

**ASSETS**

Banking Department	. . .	\$13,065,680 41
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**SHREWSBURY**

**Shrewsbury Bank and Trust Company**

(See Commerce Bank & Trust Company,)  
Worcester)

**SOMERSET**

**Slade's Ferry Trust Company**  
140-142 Slade's Ferry Avenue

H. J. Regan  
*President*

E. S. Machado  
*Treasurer*

**Directors**

Louis Almeida	E. S. Machado
T. B. Almy	*A. J. McDermott
K. J. Compton	*G. E. McNally, Jr.
*D. T. Corrigan	*H. J. Regan
J. F. Foley, Jr.	*B. T. Shuman
J. W. Killoran	

**ASSETS**

Banking Department	. . .	\$5,972,778 35
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**SPRINGFIELD**

**Safe Deposit Bank and Trust Company**  
127 State Street  
Branch Offices

27 Willow Street, Springfield  
Cottage and Robbins Road, Springfield  
124 Cabot Street, Chicopee  
66 Main Street, Chicopee Falls  
Westover Air Force Base, Chicopee Falls  
31 Maple Street, East Longmeadow  
Holyoke Shopping Center, Holyoke  
Memorial Drive, Holyoke (Fairview)  
Race and Main Streets, Holyoke  
Suffolk and Maple Streets, Holyoke  
734 Bliss Road, Longmeadow  
153 Main Street, Monson  
Thorndike Street, Palmer  
429 East Main Street, Westfield

H. P. Almgren  
*President*

W. C. Stiles  
*Treasurer*

*Directors*

*H. P. Almgren	Edward Kronvall
*C. L. Blake	E. D. Landen
P. B. Buckwalter	*C. S. Lyon
*A. A. Carroll	*H. E. Pihl
C. J. Chambers	*L. J. Presson
L. W. Doherty	A. S. Roberts
*R. R. Emerson	*J. F. Shaw
G. J. Gallan	William Skinner, II
J. A. Hall	D. R. Taber
C. R. Johnson	*W. F. Young
Herman Kinsler	

*ASSETS*

Banking Department	.	.	\$109,034,170 28
Trust Department	.	.	122,450,015 10

**Valley Bank and Trust Company**  
1351 Main Street

**Branch Offices**

69 Market Street  
315 Boston Road  
32 Fort Pleasant Avenue  
9 Libcar Street  
1287 Liberty Street  
Main and Bridge Streets  
3316 Main Street  
618 Page Boulevard  
782 State Street  
590 Sumner Avenue  
1918 Wilbraham Road  
51 Springfield Street, Agawam  
187 Main Street, Indian Orchard  
398 Longmeadow Street, Longmeadow  
Winsor and Sewall Streets, Ludlow  
30 Elm Street, Westfield  
82 North Elm Street, Westfield  
7-9 School Street, Westfield  
225 Memorial Avenue, West Springfield  
463 Main Street, Wilbraham

W. A. Lieson  
*President*

Walter Reiss  
*Treasurer*

*Directors*

*S. P. Blake	E. T. Manley
E. J. Breck	D. M. McIntosh, Jr.
J. S. Bulkeley	*P. H. Mehrtens
M. A. Candib	H. G. Perkins
*Monte Cohen	R. L. Putnam, Jr.
D. B. Collings	*H. M. Sauers
W. A. Fuller	*J. J. Shea, Jr.
M. I. Holstein	F. S. Vanderbrouk
S. J. Katz	A. B. Wallace, III
*W. A. Lieson	*J. T. Wright
W. E. Locklin	

*ASSETS*

Banking Department	.	.	\$181,304,568 50
Trust Department	.	.	82,608,555 42

**TAUNTON**

**Bristol County Trust Company**  
43 Taunton Green

**Branch Offices**  
188 Broadway  
491 Weir Street

H. H. Carey  
*President*

L. W. Chace  
*Treasurer*

*Directors*

H. M. Borden	S. N. McNeilly
R. W. Boyden	G. S. O'Hearne
*H. H. Carey	*S. A. O'Keefe
*L. W. Chace	*L. I. Phillips
A. D. Gebelein	L. W. Phillips
J. S. Gwinn	A. B. Pierce
*R. H. Hallowell	T. T. Tweedy
*W. P. MacLean	

*ASSETS*

Banking Department	.	.	\$27,267,029 39
Trust Department	.	.	860,649 84

**WAKEFIELD**

**Surety Bank and Trust Company**  
2 Smith Street

**Branch Offices**

580 Main Street, Reading  
Tewksbury Shopping Center, Tewksbury

D. D. Moore  
*President*

E. G. Chevalier  
*Treasurer*

*Directors*

A. R. Benedetto	J. S. Leavitt
C. A. Breslin	T. H. MacDonald
G. E. Cummings	*D. D. Moore
*Jerome Dansker	*M. J. Reef
R. M. Dansker	D. L. Rollins
P. D. Dichter	Mark Soroko
*H. S. Epstein	W. P. Spurr
*E. G. Fielding	*A. J. Tambone
*L. H. Glaser	*J. E. VanTassel, Jr.

*ASSETS*

Banking Department	.	.	\$8,660,336 58
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**Wakefield Trust Company**  
369 Main Street

**Branch Office**

**American Mutual Insurance**  
Company Building, Quannapowitt Parkway

R. L. Ramsdell  
*President*

J. L. Moore  
*Treasurer*

*Directors*

*M. G. Beebe	*W. J. Lee
H. A. Bouve	*R. B. Oliver
J. R. Cochrane	G. W. Page
*G. J. Evans	*R. L. Ramsdell
M. M. Frankel	G. A. Roberto
*H. N. Goodspeed	V. F. Schmidt
D. S. Greene	R. H. Wingate
J. H. Kimball	J. B. Wiswall
*E. E. Laughton	K. A. Worthen
Paul Lazzaro	

*ASSETS*

Banking Department	.	.	\$18,080,300 95
Trust Department	.	.	1,623,051 34



**WALTHAM**

**Guaranty Trust Company**  
600 Main Street

**Branch Offices**  
846 Lexington Street  
1290 Main Street  
114 River Street  
424 Trapelo Road  
69 East Central Street, Natick

J. J. Nyhan  
*President*

J. C. McCarthy  
*Treasurer*

**Directors**

Bernardo Corsi	J. J. Lorusso
J. J. Crane	Saverio Nardelli
*A. R. Derderian	*A. B. Nardone
Joseph Drapkin	J. B. Natoli
T. J. Flatley	*J. J. Nyhan
Pasquale Franchi	*J. S. Rando
*Leo Gallitano	William Schwartz
John Gaziano, Jr.	M. B. Summerfield
*Ray Johnson	Jeremiah Sundell
E. J. King	M. D. Weiner

**ASSETS**

Banking Department	.	.	\$27,721,830 06
Trust Department	.	.	353,396 34

**Newton-Waltham Bank and Trust Company**  
637 Main Street, Waltham

**Branch Offices**

319 Auburn Street, Auburndale  
74 Main Street, Cochituate  
190 Boston Post Road, Marlboro  
1245 Worcester Street, Natick  
293 Washington Street, Newton  
808 Beacon Street, Newton Centre  
93 Union Street, Newton Centre  
1160 Walnut Street, Newton Highlands  
303 Walnut Street, Newtonville  
235 Needham Street, Newton Upper Falls  
1 Chestnut Street, West Newton  
466 Woodward Street, Waban  
1097 Lexington Street, Waltham  
854 Main Street, Waltham  
300 Moody Street, Waltham  
475 Winter Street, Waltham  
301 Boston Post Road, Wayland  
458 Boston Post Road, Weston

N. I. Greene  
*President*

S. J. Caruso  
*Treasurer*

**Directors**

*W. D. Brooks, Jr.	*M. J. Murtha, Jr.
T. X. Cronin	*W. H. Nichols, Jr.
*J. F. Farr	*F. C. Ober
*J. J. Flynn, III	*J. B. Perkins
*N. I. Greene	*N. S. Rabb
*A. F. Hardy, Jr.	*K. W. Rogers
*Robert Haydock, Jr.	*D. W. Stapleton
*E. F. Leatham	*H. G. Travis
*N. E. MacNeil	*B. F. Wood
*J. A. MacPhee	

**ASSETS**

Banking Department	.	.	\$141,034,278 08
Trust Department	.	.	41,824,781 73

**WARE**

**Ware Trust Company**  
73 Main Street

**Branch Office**  
West Street

W. M. Hyde  
*President*

L. H. Tucker  
*Treasurer*

**Directors**

J. H. Bryson	John Pilch
*L. B. Campbell	Fulton Rindge, Jr.
L. R. Campbell	*A. H. Schoonmaker
*W. M. Hyde	N. W. Schoonmaker
J. F. Nields	W. W. Shuttleworth

**ASSETS**

Banking Department	.	.	\$8,200,421 23
Trust Department	.	.	906,678 37

**WATERTOWN**

**Coolidge Bank and Trust Company**  
585 Mount Auburn Street

**Branch Offices**

67 Main Street  
176 Alewife Brook Parkway, Cambridge  
102 Mt. Auburn Street

Milton Adess  
*President*

P. T. Toomasian  
*Treasurer*

**Directors**

Peter Adamian	Theodore Levitt
*Milton Adess	E. F. Merkert
H. J. Chernis	*Charles Mosesian
M. M. Cohen	*R. C. Papalia
B. W. Cosentino	A. A. Shushan
*J. J. Curran	*V. C. Stoneman
*M. L. Cutler	*P. T. Toomasian
*J. A. Dunn	*R. E. Torchio
R. G. Gordon	*S. D. Turin
Manuel Isenman	*J. A. Zani
W. A. Law	

**ASSETS**

Banking Department	.	.	\$34,977,156 46
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**WEST SPRINGFIELD**

**Western Bank and Trust Company**  
11 Central Street

**Branch Office**

1000 Riverdale Street, West Springfield

W. A. Franks, Jr.  
*President*

R. S. Rider  
*Treasurer*

**Directors**

M. R. Berman	H. J. Healy
*J. H. Buckley, Jr.	P. R. Hogan
*J. A. Cancelliere	L. F. Jarrett
R. C. Carroll	F. J. McKenna
D. F. Collins	F. T. Moore
R. W. Dudley	W. G. Moore
J. E. Fitzgerald	G. R. Townsend
*W. A. Franks, Jr.	E. C. Tremble
*E. R. Gallagher	*A. C. Whitaker

**ASSETS**

Banking Department	.	.	\$6,750,270 93
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**WILMINGTON**

**Commercial Bank and Trust Company**  
240 Main Street

**Branch Office**  
258 Cambridge Street, Burlington

F. F. Cain  
*President*

H. J. Wall  
*Treasurer*

*Directors*

\*Samuel Askenazy  
\*F. F. Cain  
C. J. Caterino  
Joseph Corrado  
W. L. Cyr  
R. F. Dacey  
Anthony D'Annolfo  
K. W. Galeucia  
J. J. Golden

Anthony LaCava  
J. H. Latshaw  
S. J. Pierce  
A. J. Rosenburg  
\*J. J. Shields  
\*A. A. Tanger  
S. J. Tucker  
\*R. M. Walker  
Zalmon Wallach

*ASSETS*

Banking Department . . . \$8,904,947 67

**WINCHESTER**

**Winchester Trust Company**  
35 Church Street

**Branch Office**  
16 Mount Vernon Street

V. C. Ambrose  
*President*

C. W. Butler  
*Treasurer*

*Directors*

\*V. C. Ambrose  
\*E. B. Dade  
\*N. H. Fitzgerald  
W. C. McConnell, Jr.

J. F. McDonough  
\*J. S. Morgan, Jr.  
C. L. Raffi, Jr.  
\*F. F. Stockwell

*ASSETS*

Banking Department . . . \$14,117,818 50

**WOBURN**

**Woburn Bank and Trust Company**  
327 Main Street

L. A. Donovan  
*President*

W. J. McDonough  
*Treasurer*

*Directors*

\*E. J. Cantillon, Jr.  
\*L. A. Donovan  
\*F. W. Frizzell  
\*A. L. Johns  
\*J. J. Mawn

\*E. H. McCall  
\*W. J. McDonough  
\*T. J. McGrath  
\*C. A. Murphy  
\*G. A. Tierney

*ASSETS*

Banking Department . . . \$7,078,420 54

**WORCESTER**

**Commerce Bank & Trust Company<sup>1</sup>**  
240 Main Street

**Branch Offices**  
426 Main Street  
226 Boston Turnpike, Shrewsbury

Aaron Krock  
*President*

William Roberts  
*Treasurer*

*Directors*

Emanuel Alberts  
P. L. Bell  
\*J. T. Donohue  
G. R. Eastman  
Herbert Gold  
Israel Josephs  
J. J. Kressler  
\*Aaron Krock  
Barry Krock

A. G. Lajoie  
F. W. Murthur  
D. B. Reiser  
A. J. Remillard, Jr.  
\*William Roberts  
R. B. Sahagen  
Edward Segal  
J. W. Spillane  
Joseph Talamo

*ASSETS*

Banking Department . . . \$20,699,190 26

**Guaranty Bank & Trust Company**  
386 Main Street

**Branch Offices**  
**Commercial and Central Streets**  
51 Gold Star Boulevard  
655 Park Avenue

614 Southbridge Street, Auburn  
330 High Street, Clinton  
97 West Main Street, Dudley  
130 Worcester Street, Grafton  
1205 Main Street, Leicester  
12 Main Street, Leominster  
335 Main Street, Oxford  
39 Elm Street, Southbridge  
Route 20, Sturbridge  
206 Main Street, Webster  
25 West Main Street, Westboro  
240 West Boylston Street, West Boylston

W. D. Ireland, Jr.  
*President*

C. W. Ribb  
*Treasurer*

*Directors*

L. J. Adams  
\*W. R. Ballard  
J. T. B. Carmody  
J. N. Engelsted  
R. A. Erickson  
R. J. Forkey  
A. E. Gilman  
\*O. V. Gustafson  
F. L. Harrington, Sr.  
Jacob Hiatt  
E. M. Hicks  
Hudson Hoagland

\*W. D. Ireland, Jr.  
F. H. Jackson  
\*John Jeppson  
B. A. King  
A. R. LeMieux  
L. H. Lougee  
Myles Morgan  
M. G. E. Nilsson  
N. R. Olson  
A. W. Smith  
\*C. M. Stanley  
O. B. Wood

*ASSETS*

Banking Department . . . \$134,707,959 67  
Trust Department . . . 8,938,670 78

\*Executive Committee Member.

<sup>1</sup> Continuing bank following merger of Shrewsbury Bank and Trust Company and Commerce Bank & Trust Company after close of business December 29, 1967. Banking Department Assets shown after merger.

*Corporations Subject to Chapter 172A  
of the General Laws*

**CHELSEA**

**Morris Plan Bank and Banking Company  
of Chelsea  
460 Broadway**

**Branch Office**

**7 Poplar Street, Boston (Roslindale District)**

R. C. Mansfield  
*President*

L. M. Lawson  
*Treasurer*

*Directors*

H. C. Amos  
J. J. Bodell, Jr.  
J. A. Lawless

R. C. Mansfield  
G. L. Wheeler

Total Assets . . . . \$5,309,295 01

**LYNN**

**North Shore Bank and Banking Company  
465 Washington Street**

**Branch Office**

**99 Washington Street, Salem**

Bruce Langille  
*President*

C. F. Meredith  
*Treasurer*

*Directors*

Walter Frederies  
W. H. Keeler  
Bruce Langille

E. A. Mark  
T. E. Taulbee

Total Assets . . . . \$4,791,065 61

**NEW BEDFORD**

**The New Bedford Morris Plan Company  
206 Union Street**

**Branch Office**

**15-16 Taunton Green, Taunton**

R. E. Taber  
*President*

B. E. Nisson  
*Treasurer*

*Directors*

H. C. Amos  
J. J. Bodell, Jr.  
E. J. Dalbec

R. C. Mansfield  
R. E. Taber

Total Assets . . . . \$6,700,434 20



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
TRUST COMPANIES  
SHOWING  
STATEMENTS OF CONDITION  
OF ALL DEPARTMENTS  
AND  
CERTAIN OTHER INFORMATION RELATIVE TO  
SAVINGS DEPOSITS  
AS OF  
THE CLOSE OF BUSINESS, DECEMBER 31, 1967

		ATHOL	
ASSETS		COLONIAL BANK AND TRUST COMPANY	
Banking Department			
	Incorporated	Apr. 6, 1955	
	Began business	June 23, 1955	
1	Cash, clearing and cash items in process of collection	\$74,376 06	
2	Balances with banks	286,613 20	
3	U. S. Government obligations	423,129 41	
4	State, county and municipal obligations	—	
5	Other bonds, notes and debentures	—	
6	Securities of Federal Agencies and Corporations	34,529 19	
7	Corporate stocks	—	
8	Federal funds sold and securities purchased under agreements to resell	—	
9	Real estate loans	204,908 86	
10	Collateral loans	348,295 46	
11	Unsecured loans	764,047 64	
12	Installment loans	342,212 26	
13	Overdrafts	18,525 02	
14	Banking house, vaults, furniture and fixtures	9,386 12	
15	Other real estate owned, directly or indirectly	—	
16	Customers' liability on acceptances outstanding	—	
17	Prepaid expenses	—	
18	Interest accrued but not collected	—	
19	Other assets	88 00	
20	Total	\$2,506,111 22	
Trust Department			
21	Government, state and municipal bonds	No Trust Department	
22	Other bonds		
23	Stocks		
24	Loans on real estate		
25	Other loans		
26	Real estate by foreclosure, etc.		
27	Real estate owned		
28	Deposits subject to check		
29	Other bank deposits		
30	Tangible personal property		
31	Other assets		
32	Total		

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Nov. 1, 1960	Apr. 13, 1867	Aug. 6, 1965	
Mar. 6, 1911	Aug. 3, 1914	Dec. 14, 1960	June 1, 1875	Mar. 31, 1966	1
\$360,129 40	\$349,304 33	\$80,737 61	\$4,234,901 39	\$323,872 70	2
2,140,588 81	1,090,631 16	469,337 20	7,649,847 11	2,805,282 61	3
2,231,389 81	5,879,847 65	1,149,945 17	16,458,492 08	3,473,058 92	4
2,223,166 14	1,295,253 81	60,000 00	46,068,410 79	1,109,047 78	5
—	25,000 00	60,000 00	—	—	6
899,900 00	—	600,000 00	—	796,296 88	7
—	25,530 00	—	—	—	8
—	—	500,000 00	8,000,000 00	700,000 00	9
5,649,041 85	5,454,793 21	99,847 30	—	260,202 40	10
1,661,310 65	1,724,354 78	329,332 55	18,553,697 46	2,218,028 85	11
2,785,034 50	1,583,823 72	761,011 02	13,026,589 69	4,212,602 54	12
2,901,236 69	3,282,594 82	832,316 34	20,648 06	1,988,228 86	13
5,728 16	12,626 26	4,910 21	43,428 60	42,532 50	14
132,863 77	228,463 68	40,136 36	3,542,385 67	110,007 59	15
225,000 00	45,872 55	—	—	—	16
—	—	—	—	—	17
8,749 13	9,028 90	3,055 50	26,909 34	5,247 07	18
65,517 20	79,423 52	16,827 02	748,519 15	43,454 48	19
18,563 40	37,853 36	7,690 46	865,749 26	7,189 00	20
<b>\$21,308,219 51</b>	<b>\$21,124,401 75</b>	<b>\$5,015,146 74</b>	<b>\$119,239,578 60</b>	<b>\$18,095,052 18</b>	
—	—	—	—	—	
\$1,188,085 52	\$18,132 38	No Trust Department	\$230,132,637 35	No Trust Department	21
724,989 35	35,193 75		160,013,878 79		22
11,003,091 78	102,805 30		465,009,942 08		23
8,164 29	—		2,572,132 19		24
—	—		4,062,052 30		25
—	—		—		26
145,950 00	18,220 13		4,659,050 48		27
217,123 33	26,143 12		14,286,611 69		28
1,331,999 90	104,139 12		25,836,301 42		29
—	—		420,034 79		30
16,151 35	1,043 15		2,286,320 80		31
<b>\$14,635,555 52</b>	<b>\$305,676 95</b>		<b>\$909,278,961 89</b>		32

LIABILITIES		ATHOL
		COLONIAL BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$848,146 97
2	Time deposits of individuals, partnerships and corporations . . . . .	300,795 61
3	Savings deposits . . . . .	648,823 22
4	Club deposits . . . . .	10,193 25
5	Deposits of U. S. Government . . . . .	31,495 22
6	Deposits of states, counties and municipalities . . . . .	153,207 97
7	Deposits of banks . . . . .	—
8	Other deposits (certified, officers' checks, etc.) . . . . .	102,836 17
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	23,134 35
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	5,016 08
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	200,000 00
17	Capital stock Common . . . . .	75,000 00
18	Surplus . . . . .	16,700 00
19	Guaranty fund . . . . .	75,750 38
20	Undivided profits . . . . .	15,012 00
21	Other capital reserves . . . . .	—
22	Total . . . . .	<b>\$2,506,111 22</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	June 23, 1955
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	May 1-Nov. 1
33	Number of real estate loans . . . . .	30
34	Average real estate loan . . . . .	\$6,812 72
35	Average rate on real estate loans . . . . .	6.49
36	Percentage of real estate loans to savings deposits . . . . .	31.50
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$25,983 87
39	Amount of deposits . . . . .	\$267,377 03
40	Amount of withdrawals . . . . .	\$329,611 82
41	Net increase . . . . .	<sup>1</sup> \$36,250 92
42	Number of deposits . . . . .	1,854
43	Number of withdrawals . . . . .	754
44	Number of accounts opened . . . . .	92
45	Number of accounts closed . . . . .	157
46	Net increase in number of accounts . . . . .	<sup>1</sup> 65
47	Number of accounts, December 31, 1967 . . . . .	796

<sup>1</sup> Decrease.



ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
\$9,859,151 37	\$7,531,448 63	\$2,210,064 21	\$70,176,761 57	\$4,105,095 97	1
1,113,781 97	1,219,064 82	917,005 14	4,905,000 00	3,338,450 80	2
6,042,647 96	6,618,392 07	630,534 08	—	1,010,642 68	3
78,517 00	42,659 00	—	—	3,421 00	4
573,227 50	125,014 11	104,747 99	1,756,845 78	891,694 77	5
420,403 85	1,932,890 49	259,716 00	16,301,398 29	6,038,768 66	6
304,655 63	110,177 89	24,292 53	7,111,489 81	547,515 96	7
172,907 62	277,335 55	105,553 98	1,883,524 57	570,790 21	8
—	—	—	—	—	9
255,944 50	343,893 22	86,694 19	119,672 50	353,506 60	10
154,178 12	233,810 07	29,571 23	199,324 35	55,255 59	11
—	—	—	—	—	12
795,591 58	1,073,487 94	—	555,500 09	255 16	13
—	—	—	—	—	14
275,000 00	500,000 00	300,000 00	5,000,000 00	500,000 00	15
425,000 00	325,000 00	150,000 00	7,500,000 00	250,000 00	16
300,000 00	325,800 00	8,074 91	—	2,530 00	17
292,204 32	170,307 91	163,429 59	3,240,539 66	344,124 78	18
245,008 09	295,120 05	25,462 89	489,521 98	83,000 00	19
					20
\$21,308,219 51	\$21,124,401 75	\$5,015,146 74	\$119,239,578 60	\$18,095,052 18	21
\$14,555,279 86	\$279,532 83	No Trust Department	\$898,802,603 39	No Trust Department	23
79,712 19	26,143 12		10,476,358 50		24
—	—		—		25
563 47	1 00		—		26
\$14,635,555 52	\$305,676 95		\$909,278,961 89		27
\$1,530,614 84	—		\$276,853,882 42		28
—	—		\$118,996,492 52		29
Mar. 31, 1911	Aug. 3, 1914	Dec. 14, 1960	No Savings Department	Mar. 31, 1966	30
Date of Deposit	Date of Deposit	Monthly on 1st		Date of Deposit	31
Quarterly on 15th*	Jan. 2-July 1	Quarterly on 10th*		Quarterly†	32
421	536	7		4	33
\$9,742 97	\$10,176 85	\$14,263 90		\$65,050 50	34
5.69	5.95	6.25		7.60	35
67.88	82.42	15.83		25.75	36
4.00	4.00	4.00		4.00	37
\$180,966 97	\$221,765 06	\$21,466 14		\$26,047 99	38
\$3,454,968 93	\$5,259,736 04	\$522,043 29		\$1,768,203 65	39
\$2,777,642 52	\$4,543,811 36	\$478,519 28		\$1,122,149 26	40
\$858,293 38	\$937,689 74	\$64,990 15		\$672,102 38	41
18,314	37,401	2,742		2,546	42
9,826	16,736	1,458		1,720	43
1,091	1,954	148		311	44
669	1,844	138		74	45
422	110	10		237	46
5,192	9,511	709		697	47

\* Jan.-Apr.-July-Oct.

† Mar. 31-June 30-Sept. 30-Dec. 31.

		BOSTON
ASSETS		CITY BANK & TRUST COMPANY
Banking Department		
	Incorporated . . . . .	Aug. 6, 1956
	Began business . . . . .	Feb. 5, 1957
1	Cash, clearing and cash items in process of collection . . . . .	\$903,263 99
2	Balances with banks . . . . .	2,939,021 33
3	U. S. Government obligations . . . . .	11,872,814 58
4	State, county and municipal obligations . . . . .	15,097,378 80
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	500,000 00
9	Real estate loans . . . . .	3,305,106 23
10	Collateral loans . . . . .	4,097,432 76
11	Unsecured loans . . . . .	15,319,664 65
12	Installment loans . . . . .	3,278,083 36
13	Overdrafts . . . . .	2,225 94
14	Banking house, vaults, furniture and fixtures . . . . .	531,730 89
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	371,971 20
17	Prepaid expenses . . . . .	—
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	259,920 42
20	Total . . . . .	<b>\$58,478,614 15</b>
Trust Department		
21	Government, state and municipal bonds . . . . .	—
22	Other bonds . . . . .	—
23	Stocks . . . . .	—
24	Loans on real estate . . . . .	—
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	—
28	Deposits subject to check . . . . .	\$773 99
29	Other bank deposits . . . . .	34,605 74
30	Tangible personal property . . . . .	—
31	Other assets . . . . .	—
32	Total . . . . .	<b>\$35,379 73</b>

BOSTON					
FIDUCIARY TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
Mar. 30, 1928	Apr. 15, 1965	May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	
Apr. 15, 1928	Aug. 25, 1965	June 13, 1890	July 1, 1891	Mar. 4, 1895	1
\$301,500 00	\$143,419 80	—	\$101,824,910 52	\$4,138,363 38	2
1,355,526 71	1,104,141 80	\$210,831 73	105,788,472 35	3,635,789 05	3
8,705,897 64	2,510,338 26	8,569,046 88	136,443,352 53	10,494,883 82	4
1,991,046 59	—	2,526,868 80	109,141,346 63	2,018,110 00	5
920,950 00	—	—	100,000 00	—	6
—	656,704 34	—	13,785,716 00	—	7
—	—	300,000 00	4,359,786 34	159,050 00	8
—	—	—	21,000,000 00	—	9
—	238,500 00	—	57,232,126 67	1,312,358 33	10
1,302,846 60	1,500,450 52	—	118,437,463 07	6,956,453 13	11
—	3,446,339 77	—	249,367,010 95	25,334,199 49	12
—	241,243 58	—	63,936,293 74	2,044,019 53	13
—	45,694 10	—	201,491 05	12,755 22	14
91,431 68	111,693 08	—	16,157,727 76	702,931 77	15
—	—	—	—	—	16
7,647 31	10,192 18	—	2,705,558 88	371,376 88	17
—	54,702 42	92,215 98	1,492,232 76	68,002 95	18
—	3,000 00	841,415 97	4,853,532 22	146,194 58	19
—	—	—	1,554,174 41	458,120 86	20
\$14,676,846 53	\$10,066,419 85	\$12,540,379 36	\$1,008,381,195 88	\$57,852,608 99	
\$64,764,108 57	No Trust Department	\$335,679,418 91	\$202,952,553 01	\$8,274,845 86	21
26,552,082 62	—	657,707,453 42	154,343,529 53	1,299,127 03	22
165,030,111 15	—	1,102,527,279 40	434,556,196 27	8,002,389 57	23
424,518 41	—	105,414,956 32	1,336,788 03	10,625 17	24
340,992 04	—	49,825,981 10	1,402,970 98	9,000 00	25
—	—	112,608 27	—	—	26
206,908 98	—	13,375,310 46	3,648,392 47	—	27
3,566,764 13	—	13,601,188 58	24,106,206 34	190,822 78	28
1,701,212 01	—	29,941,016 51	8,614,003 69	856,182 28	29
—	—	464,869 87	253,290 87	4,422 00	30
34,699 47	—	4,229,608 79	4,768,763 36	535,749 71	31
\$262,621,397 38		\$2,312,879,691 63	\$835,982,694 55	\$19,183,164 40	32

LIABILITIES		BOSTON
		CITY BANK & TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$20,132,352 91
2	Time deposits of individuals, partnerships and corporations . . . . .	10,500,767 88
3	Savings deposits . . . . .	11,083,357 95
4	Club deposits . . . . .	—
5	Deposits of U. S. Government . . . . .	1,579,396 27
6	Deposits of states, counties and municipalities . . . . .	8,224,775 24
7	Deposits of banks . . . . .	37,373 39
8	Other deposits (certified, officers' checks, etc.) . . . . .	1,210,273 69
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	371,971 20
11	Income collected not earned . . . . .	370,971 22
12	Accrued for taxes, interest, expenses, etc. . . . .	192,596 49
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	115,992 24
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	1,323,000 00
17	Capital stock Common . . . . .	2,487,000 00
18	Surplus . . . . .	92,140 77
19	Guaranty fund . . . . .	51,697 49
20	Undivided profits . . . . .	704,947 41
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$58,478,614 15
Trust Department		
23	As trustee, executor, administrator, etc. . . . .	\$35,379 73
24	Income . . . . .	—
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	\$35,379 73
28	As agent, custodian, etc. . . . .	—
29	As corporate agent or trustee . . . . .	—
Savings Deposit Information		
30	Date savings department started . . . . .	Feb. 5, 1957
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	June 30-Dec. 31
33	Number of real estate loans . . . . .	42
34	Average real estate loan . . . . .	\$59,900 02
35	Average rate on real estate loans . . . . .	6.59
36	Percentage of real estate loans to savings deposits . . . . .	22.70
Period, December 31, 1966 to December 31, 1967		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$292,771 50
39	Amount of deposits . . . . .	\$10,105,146 30
40	Amount of withdrawals . . . . .	\$4,233,581 50
41	Net increase . . . . .	\$6,164,336 30
42	Number of deposits . . . . .	11,178
43	Number of withdrawals . . . . .	4,549
44	Number of accounts opened . . . . .	1,217
45	Number of accounts closed . . . . .	486
46	Net increase in number of accounts . . . . .	731
47	Number of accounts, December 31, 1967 . . . . .	2,895

## BOSTON

FIDUCIARY TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
\$10,625,591 95	\$3,913,068 13	—	\$527,641,850 74	\$36,788,880 41	1
—	1,756,954 43	—	101,170,430 32	6,263,113 65	2
—	721,042 69	—	31,165,831 31	3,178,549 22	3
—	1,641 00	—	143,274 00	—	4
306,277 55	891,210 32	—	10,090,651 20	631,849 86	5
180,500 00	620,000 00	—	108,670,023 95	716,256 04	6
186 00	133,698 47	—	82,064,524 51	348,332 36	7
—	74,343 09	—	15,060,993 74	706,696 78	8
—	600,000 00	—	—	—	9
—	—	—	2,705,558 88	371,376 88	10
—	38,280 27	—	5,453,543 36	429,544 23	11
47,873 85	20,275 27	\$867,041 86	6,105,314 56	71,144 34	12
—	—	—	6,300,000 00	—	13
18,756 46	—	—	29,537,141 94	214,292 02	14
—	—	—	—	—	15
—	—	—	—	—	16
1,250,000 00	600,000 00	5,000,000 00	20,081,250 00	1,150,000 00	17
1,250,000 00	400,000 00	5,000,000 00	31,918,750 00	3,000,000 00	18
—	4,550 00	—	2,000,000 00	385,000 00	19
997,660 72	152,138 92	1,462,394 47	15,059,481 77	2,747,901 42	20
—	139,217 26	210,943 03	13,212,575 60	849,671 78	21
<b>\$14,676,846 53</b>	<b>\$10,066,419 85</b>	<b>\$12,540,379 36</b>	<b>\$1,008,381,195 88</b>	<b>\$57,852,668 99</b>	<b>22</b>
\$257,400,947 44	No Trust Department	\$2,304,522,218 51	\$827,770,610 33	\$19,018,508 70	23
5,220,449 94	—	8,357,473 12	8,212,084 22	164,655 70	24
—	—	—	—	—	25
—	—	—	—	—	26
<b>\$252,621,397 38</b>	—	<b>\$2,312,879,691 63</b>	<b>\$835,982,694 55</b>	<b>\$19,183,164 40</b>	<b>27</b>
\$423,251,941 37	—	\$1,646,912,643 21	\$5,172,014,804 11	\$3,726,146 44	28
—	—	\$135,304,076 25	\$206,035,972 08	\$735,452 49	29
No Savings Department	Aug. 25, 1965 Date of Deposit Quar. 3rd Friday†	No Savings Department	Sept. 22, 1925 Date of Deposit Quarterly on 1st*	Apr. 6, 1908 Date of Deposit Quarterly†	30
—	3	—	11	74	31
—	\$79,500 00	—	\$11,105 92	\$17,734 57	32
—	6.54	—	5.84	5.79	33
—	33.08	—	.39	41.29	34
—	—	—	—	—	35
—	—	—	—	—	36
—	4.00	—	4.00	—	37
—	\$29,743 85	—	\$1,188,787 02	\$127,223 36	38
—	\$1,013,748 43	—	\$51,639,478 37	\$2,974,397 46	39
—	\$1,080,570 18	—	\$50,069,423 74	\$2,811,919 63	40
—	1 \$37,977 90	—	\$2,758,841 65	\$289,701 19	41
—	1,795	—	158,840	7,187	42
—	1,131	—	97,923	4,742	43
—	193	—	14,036	584	44
—	321	—	10,244	546	45
—	1 128	—	3,792	38	46
—	613	—	28,556	2,658	47

\* Jan.-Apr.-July-Oct.

† Feb.-May-Aug.-Nov.

‡ Mar. 31-June 30-Sept. 30-Dec. 31.

1 Decrease.

		<b>BROCKTON</b>	
<b>ASSETS</b>		<b>MASSACHUSETTS BANK AND TRUST COMPANY</b>	
<b>Banking Department</b>			
	Incorporated	Dec. 2, 1963	
	Began business	Dec. 5, 1963	
1	Cash, clearing and cash items in process of collection	\$337,385	25
2	Balances with banks	148,789	32
3	U. S. Government obligations	711,929	57
4	State, county and municipal obligations	—	
5	Other bonds, notes and debentures	48,000	00
6	Securities of Federal Agencies and Corporations	900,128	89
7	Corporate stocks	—	
8	Federal funds sold and securities purchased under agreements to resell	—	
9	Real estate loans	601,504	21
10	Collateral loans	801,782	36
11	Unsecured loans	2,220,927	76
12	Installment loans	1,871,256	17
13	Overdrafts	6,845	15
14	Banking house, vaults, furniture and fixtures	58,575	89
15	Other real estate owned, directly or indirectly	9,525	13
16	Customers' liability on acceptances outstanding	—	
17	Prepaid expenses	16,466	19
18	Interest accrued but not collected	7,109	05
19	Other assets	13,026	87
20	Total	<b>\$7,753,251</b>	<b>81</b>
<b>Trust Department</b>			
21	Government, state and municipal bonds	<b>No Trust Department</b>	
22	Other bonds		
23	Stocks		
24	Loans on real estate		
25	Other loans		
26	Real estate by foreclosure, etc.		
27	Real estate owned		
28	Deposits subject to check		
29	Other bank deposits		
30	Tangible personal property		
31	Other assets		
32	Total		

BROOKLINE			CAMBRIDGE		
BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	CHARLESBANK TRUST COMPANY	
Oct. 13, 1910	Dec. 18, 1934	Jan. 23, 1962	May 8, 1890	Dec. 15, 1965	
Nov. 1, 1910	Jan. 2, 1935	Aug. 1, 1962	Nov. 7, 1892	June 10, 1966	1
\$588,470 97	\$22,898,212 70	\$140,435 86	\$853,299 75	\$101,090 89	2
2,016,498 00	8,753,493 09	556,706 13	3,312,117 96	595,165 83	3
7,480,481 25	26,696,102 81	738,803 84	6,158,860 81	1,162,000 00	4
5,210,544 68	32,860,477 56	—	4,591,554 00	—	5
2,000 00	101,812 50	—	2,000 00	—	6
—	610,775 00	—	—	639,800 00	7
21,256 44	494,600 00	—	—	—	8
1,000,000 00	—	1,100,000 00	—	520,000 00	9
5,563,277 51	32,962,377 04	674,348 82	6,277,505 29	100,308 55	10
3,585,936 56	15,912,915 80	1,318,521 06	6,460,605 74	980,120 16	11
7,019,996 21	25,661,775 93	2,893,612 70	6,030,570 21	1,566,173 07	12
3,182,946 78	31,970,125 79	570,086 85	982,112 57	854,019 80	13
12,805 51	279,862 93	20,947 13	116,812 65	8,216 24	14
419,479 84	2,980,804 95	227,894 30	248,257 37	50,335 87	15
—	—	—	—	—	16
69,177 25	56,395 47	6,849 13	16,011 12	33,906 16	17
100,150 27	880,079 37	743 04	82,896 14	16,893 59	18
44,250 54	20,878 72	40,275 75	—	24,873 87	19
<b>\$36,317,271 81</b>	<b>\$203,140,689 66</b>	<b>\$8,289,224 61</b>	<b>\$35,132,603 61</b>	<b>\$6,652,904 03</b>	20
\$227,912 29	\$2,179,053 84	No Trust Department	\$4,269,742 34	No Trust Department	21
510,888 25	2,420,704 58		3,454,664 14		22
1,422,560 08	12,319,043 95		17,143,651 40		23
—	43,057 48		260,000 00		24
—	126,484 23		—		25
4,601 98	167,571 02		—		26
56,913 74	664,569 90		514,947 69		27
227,698 77	1,508,532 73		1,028,799 77		28
—	—		—		29
3,517 07	25,514 64		52,633 51		30
<b>\$2,454,092 18</b>	<b>\$19,454,532 37</b>		<b>\$26,724,438 85</b>		31
					32

LIABILITIES		BROCKTON
		MASSACHUSETTS BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$2,110,952 17
2	Time deposits of individuals, partnerships and corporations . . . . .	1,726,827 75
3	Savings deposits . . . . .	847,335 63
4	Club deposits . . . . .	10,221 00
5	Deposits of U. S. Government . . . . .	330,204 06
6	Deposits of states, counties and municipalities . . . . .	1,742,936 70
7	Deposits of banks . . . . .	—
8	Other deposits (certified, officers' checks, etc.) . . . . .	103,773 75
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	214,111 28
12	Accrued for taxes, interest, expenses, etc. . . . .	86,608 29
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	150 00
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	319,200 00
18	Surplus . . . . .	159,600 00
19	Guaranty fund . . . . .	4,368 90
20	Undivided profits . . . . .	96,962 28
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$7,753,251 81
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Dec. 5, 1963
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 15-July 15
33	Number of real estate loans . . . . .	32
34	Average real estate loan . . . . .	\$18,797 00
35	Average rate on real estate loans . . . . .	6.34
36	Percentage of real estate loans to savings deposits . . . . .	70.99
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$21,989 53
39	Amount of deposits . . . . .	\$1,047,287 32
40	Amount of withdrawals . . . . .	\$919,877 33
41	Net increase . . . . .	\$149,399 52
42	Number of deposits . . . . .	7,314
43	Number of withdrawals . . . . .	3,999
44	Number of accounts opened . . . . .	659
45	Number of accounts closed . . . . .	394
46	Net increase in number of accounts . . . . .	265
47	Number of accounts, December 31, 1967 . . . . .	1,617



BROOKLINE			CAMBRIDGE		
BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	CHARLESBANK TRUST COMPANY	
\$20,005,111 59	\$90,739,449 81	\$5,126,093 85	\$24,461,457 94	\$2,268,418 95	1
50,000 00	9,468,617 67	388,770 00	143,497 13	1,134,182 80	2
7,497,460 46	43,516,032 50	1,362,441 12	4,775,981 41	1,093,023 29	3
74,242 00	219,123 15	18,301 00	—	5,991 00	4
313,602 91	2,182,929 84	74,320 68	252,665 07	36,048 00	5
1,610,526 18	17,818,206 92	210,952 49	636,480 36	526,851 07	6
331,126 08	6,589,886 19	245,774 40	705,170 04	134,818 60	7
1,739,803 55	2,751,493 06	113,920 58	296,666 04	104,854 78	8
—	—	—	—	—	9
378,602 39	3,098,852 98	82,562 59	—	118,956 57	10
231,426 37	1,527,475 22	18,387 18	305,537 59	53,024 74	11
—	—	—	—	—	12
24,523 67	8,878,607 97	—	331,568 42	—	13
—	—	—	—	—	14
—	—	—	—	—	15
600,000 00	5,000,000 00	360,000 00	600,000 00	560,000 00	16
1,000,000 00	5,000,000 00	125,000 00	600,000 00	473,785 00	17
450,000 00	1,855,000 00	10,103 92	400,000 00	3,169 42	18
1,525,328 05	1,989,530 28	125,067 64	1,088,530 19	129,179 27	19
485,518 56	2,475,484 07	27,529 16	535,049 42	10,600 54	20
\$36,317,271 81	\$203,140,689 66	\$8,289,224 61	\$35,132,603 61	\$6,652,904 03	21
\$2,445,135 52	\$19,260,315 41	No Trust Department	\$26,497,022 75	No Trust Department	22
8,956 66	86,320 30	—	227,416 10	—	23
—	107,896 66	—	—	—	24
\$2,454,092 18	\$19,454,532 37	—	\$26,724,438 85	—	25
\$771,181 42	\$19,612,093 54	—	\$19,400,360 82	—	26
—	—	—	—	—	27
Mar. 31, 1919	Jan. 2, 1935	Aug. 1, 1962	Sept. 1, 1914	June 10, 1966	28
Monthly on 5th	Date of Deposit	Monthly on 5th	Monthly on 1st	Date of Deposit	29
Feb. 15-Aug. 15	Quarterly*	June 15-Dec. 15	Monthly on 15th	Quarterly†	30
114	1,509	20	138	4	31
\$15,343 32	\$21,843 85	\$33,717 44	\$21,419 57	\$25,077 13	32
5.55	5.78	6.28	6.14	4.66	33
23.33	75.74	49.50	61.89	9.18	34
4.00	4.00	4.00	4.00	4.00	35
\$260,433 27	\$1,514,299 87	\$45,093 65	\$121,251 94	\$33,201 05	36
\$4,095,171 22	\$39,258,245 50	\$1,187,940 87	\$4,173,537 43	\$1,528,366 59	37
\$3,932,971 03	\$33,573,639 90	\$1,105,629 00	\$2,836,138 79	\$1,051,736 38	38
\$422,633 46	\$7,198,905 47	\$127,405 52	\$1,458,650 58	\$509,831 26	39
20,494	135,921	7,598	10,262	3,376	40
12,312	103,602	4,537	7,168	1,669	41
1,586	9,699	604	1,301	492	42
1,479	6,949	412	800	161	43
107	2,750	192	501	331	44
7,249	37,798	1,490	3,990	754	45

\* First Monday after first weekend Jan.-Apr.-July-Oct.

† Second Monday in Mar.-June-Sept.-Dec.

		CAMBRIDGE
ASSETS		HARVARD TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	July 14, 1904
	Began business . . . . .	Aug. 8, 1904
1	Cash, clearing and cash items in process of collection . . . . .	\$12,262,482 42
2	Balances with banks . . . . .	11,141,641 90
3	U. S. Government obligations . . . . .	27,956,996 23
4	State, county and municipal obligations . . . . .	31,175,559 10
5	Other bonds, notes and debentures . . . . .	69,000 00
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	549,509 54
8	Federal funds sold and securities purchased under agreements to resell . . . . .	5,000,000 00
9	Real estate loans . . . . .	27,805,906 91
10	Collateral loans . . . . .	21,369,460 62
11	Unsecured loans . . . . .	22,894,900 41
12	Installment loans . . . . .	15,679,439 19
13	Overdrafts . . . . .	315,676 99
14	Banking house, vaults, furniture and fixtures . . . . .	2,489,644 04
15	Other real estate owned, directly or indirectly . . . . .	28,493 09
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	51,288 26
18	Interest accrued but not collected . . . . .	1,203,465 54
19	Other assets . . . . .	1,035,695 10
20	Total . . . . .	<b>\$181,039,159 34</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$19,981,981 07
22	Other bonds . . . . .	9,286,973 56
23	Stocks . . . . .	46,076,086 14
24	Loans on real estate . . . . .	202,831 14
25	Other loans . . . . .	107,768 58
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	689,585 10
28	Deposits subject to check . . . . .	1,500,739 46
29	Other bank deposits . . . . .	1,364,106 39
30	Tangible personal property . . . . .	65,779 53
31	Other assets . . . . .	9,813,426 40
32	Total . . . . .	<b>\$89,089,277 37</b>

CAMBRIDGE	CHATHAM	CHELMSFORD	CHICOPEE	DEDHAM	
UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	CHICOPEE BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	
Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	May 9, 1966	Dec. 19, 1957	
June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	June 1, 1966	Jan. 13, 1958	1
\$169,118 30	\$174,987 93	\$450,366 06	\$120,937 75	\$276,977 26	2
826,744 66	140,102 25	543,635 55	433,721 47	1,574,412 54	3
2,447,125 34	2,328,343 75	985,881 32	199,920 01	5,219,302 33	4
—	—	2,215,446 85	—	736,821 24	5
—	30,000 00	—	—	—	6
—	—	259,933 74	—	200,000 00	7
4,000 00	18,437 50	—	—	—	8
—	—	—	—	2,400,000 00	9
1,524,736 35	933,877 00	825,445 83	74,136 02	3,319,658 21	10
897,541 92	685,577 00	378,209 96	134,711 93	2,572,994 81	11
310,355 22	419,414 00	1,794,346 30	1,192,228 91	861,025 90	12
913,440 95	37,160 00	1,219,968 81	1,071,756 25	3,021,543 22	13
1,643 56	170 07	41,725 76	595 96	18,583 59	14
73,314 86	44,140 76	132,092 25	24,185 69	276,560 23	15
—	—	87,853 22	—	—	16
—	—	—	—	—	17
2,938 31	782 00	11,415 17	1,737 50	11,709 78	18
—	—	42,479 87	—	33,335 68	19
2,000 00	1,306 84	2,417 97	6,768 99	73,128 49	20
\$7,172,959 47	\$4,814,299 10	\$8,991,218 66	\$3,260,700 48	\$20,596,053 28	
No Trust Department	No Trust Department	No Trust Department	No Trust Department	No Trust Department	21
					22
					23
					24
					25
					26
					27
					28
					29
					30
					31
					32

		CAMBRIDGE
LIABILITIES		HARVARD TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$97,281,692 74
2	Time deposits of individuals, partnerships and corporations . . . . .	12,924,442 60
3	Savings deposits . . . . .	20,795,542 18
4	Club deposits . . . . .	202,068 00
5	Deposits of U. S. Government . . . . .	2,818,348 83
6	Deposits of states, counties and municipalities . . . . .	10,797,887 60
7	Deposits of banks . . . . .	7,785,288 00
8	Other deposits (certified, officers' checks, etc.) . . . . .	1,220,554 28
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	1,400,337 11
12	Accrued for taxes, interest, expenses, etc. . . . .	996,870 89
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	7,918,816 60
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	4,400,000 00
18	Surplus . . . . .	6,000,000 00
19	Guaranty fund . . . . .	780,000 00
20	Undivided profits . . . . .	2,281,567 96
21	Other capital reserves . . . . .	3,435,742 55
22	Total . . . . .	\$181,039,159 34
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$88,226,281 18
24	Income . . . . .	762,996 19
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	100,000 00
27	Total . . . . .	\$89,089,277 37
28	As agent, custodian, etc. . . . .	\$29,165,284 92
29	As corporate agent or trustee . . . . .	\$530,292 69
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	May 29, 1916
31	Deposits draw interest from . . . . .	Monthly on 10th
32	Interest is payable . . . . .	Jan. 10-July 10
33	Number of real estate loans . . . . .	755
34	Average real estate loan . . . . .	\$17,571 71
35	Average rate on real estate loans . . . . .	5.68
36	Percentage of real estate loans to savings deposits . . . . .	63.79
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$667,687 36
39	Amount of deposits . . . . .	\$15,844,638 05
40	Amount of withdrawals . . . . .	\$14,573,319 01
41	Net increase . . . . .	\$1,939,006 40
42	Number of deposits . . . . .	86,848
43	Number of withdrawals . . . . .	49,722
44	Number of accounts opened . . . . .	7,341
45	Number of accounts closed . . . . .	5,742
46	Net increase in number of accounts . . . . .	1,599
47	Number of accounts, December 31, 1967 . . . . .	23,611

CAMBRIDGE	CHATHAM	CHELMSFORD	CHICOPEE	DEDHAM	
UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	CHICOPEE BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	
\$2,172,929 35	\$2,302,212 83	\$3,955,319 28	\$1,332,530 19	\$8,998,476 34	1
479,333 33	—	73,836 79	369,966 56	1,100,290 22	2
2,088,058 18	1,669,900 02	2,084,966 17	550,741 58	1,783,366 29	3
16,725 00	3,430 00	21,764 00	7,780 00	131,674 00	4
276,061 57	7,568 71	203,105 44	36,110 52	142,648 90	5
417,508 28	210,508 38	1,427,233 59	177,880 09	2,788,181 77	6
114,691 41	50,460 96	—	32,095 75	180,897 74	7
189,922 82	9,864 02	123,866 14	120,882 93	317,631 60	8
—	—	—	—	—	9
—	—	—	—	—	10
—	11,987 75	106,125 52	112,403 95	172,692 50	11
27,400 00	14,500 00	36,249 20	—	176,182 90	12
—	—	—	—	—	13
—	23,524 40	41,872 03	—	48,825 78	14
—	—	—	—	—	15
—	—	—	—	—	16
200,000 00	50,000 00	262,100 00	250,000 00	655,925 00	17
500,000 00	100,000 00	437,900 00	125,000 00	590,350 00	18
150,000 00	78,800 00	27,330 00	1,600 00	64,900 00	19
178,148 70	245,555 85	133,744 23	125,705 91	160,273 65	20
62,150 83	35,986 18	55,806 27	18,000 60	283,736 59	21
\$7,172,959 47	\$4,814,299 10	\$8,991,218 66	\$3,269,790 48	\$20,596,053 28	22
No Trust Department	No Trust Department	No Trust Department	No Trust Department	No Trust Department	23
					24
					25
					26
					27
					28
					29
June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	June 1, 1966	Jan. 13, 1958	30
Monthly on 1st	Monthly on 10th	Monthly on 1st	Monthly on 10th	Monthly on 1st	31
June 30-Dec. 31	Apr. 1-Oct. 1	Apr. 15-Oct. 15	June 30-Dec. 31	Jan. 15-July 15	32
136	110	79	3	223	33
\$9,947 13	\$8,135 75	\$10,528 18	\$24,712 00	\$14,886 35	34
5.79	5.56	6.47	7.20	5.76	35
64.90	53.59	39.89	13.46	69.40	36
4.00	4.00	3.50-4.00	4.00	3.00	37
\$73,529 74	\$57,821 53	\$50,189 39	\$14,312 04	\$105,163 46	38
\$838,125 64	\$1,033,362 40	\$744,356 13	\$570,963 96	\$3,016,121 57	39
\$740,211 44	\$950,427 12	\$111,965 25	\$301,277 60	\$2,349,424 73	40
\$171,443 94	\$140,756 81	\$682,580 27	\$283,998 40	\$771,860 30	41
6,263	4,619	6,676	2,410	54,160	42
3,622	2,559	3,480	618	25,129	43
291	291	508	359	1,585	44
186	303	521	79	539	45
15	112	113	280	1,046	46
3,421	1,750	2,316	751	10,121	47

¹ Decrease.

		FALL RIVER
ASSETS		B.M.C. DURFEE TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Mar. 16, 1887
	Began business . . . . .	July 9, 1888
1	Cash, clearing and cash items in process of collection . . . . .	\$1,404,786 22
2	Balances with banks . . . . .	3,545,299 06
3	U. S. Government obligations . . . . .	5,359,179 71
4	State, county and municipal obligations . . . . .	3,722,334 69
5	Other bonds, notes and debentures . . . . .	60,000 00
6	Securities of Federal Agencies and Corporations . . . . .	1,997,812 50
7	Corporate stocks . . . . .	216,775 83
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	13,878,713 09
10	Collateral loans . . . . .	2,581,363 01
11	Unsecured loans . . . . .	2,726,181 21
12	Installment loans . . . . .	5,074,623 36
13	Overdrafts . . . . .	366,233 07
14	Banking house, vaults, furniture and fixtures . . . . .	847,524 09
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	30,269 25
18	Interest accrued but not collected . . . . .	197,370 20
19	Other assets . . . . .	800 00
20	<b>Total . . . . .</b>	<b>\$42,009,265 29</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$5,276,633 44
22	Other bonds . . . . .	4,590,837 07
23	Stocks . . . . .	33,426,806 22
24	Loans on real estate . . . . .	17,224 10
25	Other loans . . . . .	24,809 62
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	1,061,639 01
28	Deposits subject to check . . . . .	432,144 31
29	Other bank deposits . . . . .	1,798,379 72
30	Tangible personal property . . . . .	12,281 10
31	Other assets . . . . .	65,576 17
32	<b>Total . . . . .</b>	<b>\$46,706,330 76</b>

FALL RIVER	FALMOUTH	FRAMINGHAM	GLOUCESTER	GREENFIELD	
FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	
Mar. 6, 1919	June 24, 1959	Mar. 9, 1909	Feb. 20, 1891	Mar. 30, 1912	
July 23, 1919	Aug. 7, 1959	Aug. 15, 1910	Jan. 18, 1892	July 1, 1912	1
\$2,890,030 99	\$605,285 66	\$1,559,040 15	\$810,420 98	\$750,543 29	2
1,377,304 38	527,442 29	3,980,900 06	2,022,778 67	2,635,932 94	3
7,358,483 14	566,067 17	7,731,738 44	5,235,179 83	4,748,757 35	4
6,136,183 58	373,087 17	8,956,017 59	2,565,514 60	1,709,242 19	5
60,000 00	117,857 64	10,000 00	—	25,000 00	6
—	—	207,142 00	899,859 38	100,161 00	7
106,514 14	—	20,000 00	51,751 00	54,000 00	8
—	—	1,000,000 00	—	700,000 00	9
19,397,638 99	517,302 25	22,553,296 38	6,660,259 61	5,709,174 85	10
5,517,782 61	864,177 30	4,896,833 16	2,713,104 06	4,399,943 54	11
2,546,192 03	1,187,424 35	5,500,097 70	2,367,062 60	3,156,569 62	12
3,682,662 20	1,010,334 64	11,820,169 01	2,073,033 04	4,919,933 79	13
8,284 23	3,832 98	38,389 73	12,533 29	380 80	14
832,540 31	52,963 69	1,256,361 93	547,858 82	422,151 26	15
—	—	8,942 80	—	—	16
—	—	—	—	—	17
16,734 08	—	50,547 54	—	9,702 62	18
109,252 02	—	208,974 38	—	—	19
41,821 29	—	52,298 99	45,353 24	—	20
\$50,081,423 99	\$5,825,775 14	\$69,850,749 86	\$26,004,709 12	\$29,341,493 25	
\$64,115 63	No Trust	\$16,650 00	\$1,242,087 51	\$3,465,795 37	21
74,214 40	Department	186,860 84	1,095,590 75	2,604,094 32	22
1,041,270 06		5,191,531 72	2,573,410 87	9,078,912 60	23
—		—	46,662 09	91,487 99	24
—		650 00	4,571 42	76,587 17	25
—		—	—	—	26
5,000 00		36,117 75	79,741 40	169,282 00	27
5,957 03		12,940 97	139,684 31	400,188 84	28
95,202 88		435,276 76	425,480 48	2,439,227 00	29
1,931 00		776 00	3,762 00	105,051 77	30
28 00		42,534 28	36,634 71	215,946 98	31
\$1,287,719 00		\$5,923,338 32	\$5,647,625 54	\$18,646,574 04	32

		FALL RIVER
LIABILITIES		B.M.C. DUFFEE TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$14,955,040 80
2	Time deposits of individuals, partnerships and corporations . . . . .	1,583,863 23
3	Savings deposits . . . . .	16,524,960 24
4	Club deposits . . . . .	57,184 00
5	Deposits of U. S. Government . . . . .	332,238 80
6	Deposits of states, counties and municipalities . . . . .	1,569,280 57
7	Deposits of banks . . . . .	866,380 55
8	Other deposits (certified, officers' checks, etc.) . . . . .	210,103 37
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	451,136 37
12	Accrued for taxes, interest, expenses, etc. . . . .	286,432 75
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	1,088,059 94
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	1,013,100 00
18	Surplus . . . . .	1,013,100 00
19	Guaranty fund . . . . .	606,900 00
20	Undivided profits . . . . .	502,519 23
21	Other capital reserves . . . . .	948,965 44
22	Total . . . . .	\$42,009,265 29
Trust Department		
23	As trustee, executor, administrator, etc. . . . .	\$46,549,291 67
24	Income . . . . .	157,039 09
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	\$46,706,330 76
28	As agent, custodian, etc. . . . .	\$8,723,704 40
29	As corporate agent or trustee . . . . .	—
Savings Deposit Information		
30	Date savings department started . . . . .	Oct. 2, 1933
31	Deposits draw interest from . . . . .	Date of Deposit
32	Interest is payable . . . . .	Quarterly on 15th*
33	Number of real estate loans . . . . .	1,443
34	Average real estate loan . . . . .	\$8,321 58
35	Average rate on real estate loans . . . . .	5.87
36	Percentage of real estate loans to savings deposits . . . . .	72.67
Period, December 31, 1966 to December 31, 1967		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$781,373 19
39	Amount of deposits . . . . .	\$7,138,558 87
40	Amount of withdrawals . . . . .	\$7,393,251 15
41	Net increase . . . . .	\$526,680 91
42	Number of deposits . . . . .	122,824
43	Number of withdrawals . . . . .	32,379
44	Number of accounts opened . . . . .	3,381
45	Number of accounts closed . . . . .	10,453
46	Net increase in number of accounts . . . . .	17,072
47	Number of accounts, December 31, 1967 . . . . .	20,676

\* Jan.-Apr.-July-Oct.

† Decrease.



FALL RIVER	FALMOUTH	FRAMINGHAM	GLOUCESTER	GREENFIELD	
FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST	
\$15,857,893 80	\$2,902,585 56	\$22,156,993 11	\$9,842,759 44	\$10,549,912 92	1
1,240,754 08	363,500 00	3,301,733 37	1,448,071 65	1,613,929 40	2
24,692,412 49	1,474,750 59	25,633,453 54	9,532,598 57	8,770,786 59	3
202,778 00	5,926 50	254,519 25	68,793 50	30,549 25	4
384,319 77	64,576 92	821,972 13	147,354 58	514,939 69	5
1,136,934 78	212,497 20	5,244,059 45	1,070,724 83	2,332,595 61	6
453,397 41	75,166 67	782,155 52	557,038 22	567,939 95	7
485,188 04	63,671 30	2,486,036 51	230,610 01	1,114,220 11	8
—	—	—	—	—	9
386,818 15	—	1,029,187 49	180,652 82	355,188 96	10
353,632 07	98,265 30	395,013 60	241,472 14	380,255 94	11
—	—	—	—	—	12
853,125 65	—	2,942,378 39	123,898 07	195,561 03	13
—	—	—	—	—	14
1,116,500 00	200,000 00	1,875,000 00	600,000 00	600,000 00	15
1,015,000 00	220,000 00	1,525,000 00	600,000 00	700,000 00	16
922,500 00	17,000 00	734,205 00	500,000 00	500,000 00	17
264,556 04	80,907 37	95,050 04	382,261 46	746,005 13	18
715,613 71	46,927 73	573,992 46	478,475 80	369,608 67	19
\$50,081,423 99	\$5,825,775 14	\$69,850,749 86	\$26,004,709 12	\$29,341,493 25	20
—	—	—	—	—	21
\$1,287,719 00	No Trust Department	\$5,683,986 53	\$5,515,693 15	\$18,435,333 53	22
—	—	28,351 79	131,875 19	196,743 96	23
—	—	—	—	—	24
—	—	211,000 00	57 20	14,496 55	25
\$1,287,719 00	—	\$5,923,338 32	\$5,647,625 54	\$18,646,574 04	26
\$524,128 15	—	\$710,069 23	\$2,569,136 46	\$2,647,826 76	27
—	—	—	—	—	28
—	—	—	—	—	29
Jan. 2, 1920	Aug. 2, 1959	Aug. 15, 1910	Jan. 5, 1909	July 1, 1912	30
Monthly on 1st	Monthly on 1st	Date of Deposit	Monthly on 1st	Monthly on 1st	31
Apr. 15-Oct. 15	Quarterly on 1st*	May 15-Nov. 15	Apr. 1-Oct. 1	Mar. 1-Sept. 1	32
2,120	57	987	692	657	33
\$9,149 83	\$7,776 26	\$15,702 00	\$7,912 92	\$8,689 76	34
5.82	5.81	5.68	5.85	5.35	35
78.56	30.06	60.46	57.44	65.09	36
—	—	—	—	—	37
4.00	4.00	4.00	4.00	4.00	38
\$852,160 52	\$58,203 90	\$913,124 01	\$334,711 60	\$307,725 70	39
\$13,290,441 85	\$1,273,254 89	\$21,837,216 00	\$5,349,278 98	\$3,251,040 65	40
\$11,998,317 34	\$1,125,440 25	\$18,737,857 18	\$5,127,777 50	\$2,692,629 30	41
\$2,144,285 03	\$206,018 54	\$4,012,482 83	\$556,213 08	\$866,137 05	42
108,015	6,376	125,125	42,332	13,681	43
52,088	3,681	72,176	23,815	7,535	44
4,338	549	6,250	1,805	1,744	45
3,469	359	3,771	1,285	687	46
\$69	190	2,479	420	1,057	47
25,996	1,487	29,100	11,568	6,497	48

\* Feb.-May-Aug.-Nov.

		HAVERHILL
ASSETS		FIRST BANK AND TRUST COMPANY OF HAVERHILL
	<b>Banking Department</b>	
	Incorporated . . . . .	Feb. 25, 1963
	Began business . . . . .	Nov. 18, 1963
1	Cash, clearing and cash items in process of collection . . . . .	\$102,810 66
2	Balances with banks . . . . .	475,463 60
3	U. S. Government obligations . . . . .	1,165,853 75
4	State, county and municipal obligations . . . . .	2,400 00
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	908,346 56
10	Collateral loans . . . . .	574,551 98
11	Unsecured loans . . . . .	633,880 49
12	Installment loans . . . . .	812,131 37
13	Overdrafts . . . . .	4,090 97
14	Banking house, vaults, furniture and fixtures . . . . .	47,252 23
15	Other real estate owned, directly or indirectly . . . . .	19,338 58
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	2,053 00
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	4,705 17
20	<b>Total . . . . .</b>	<b>\$4,752,878 36</b>
	<b>Trust Department</b>	
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned. . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	<b>Total . . . . .</b>	

HINGHAM	HYANNIS	LAWRENCE	LEXINGTON	LYNN	
HINGHAM LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	ARLINGTON TRUST COMPANY	LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	
Mar. 10, 1966	May 24, 1916	Oct. 13, 1910	Jan. 8, 1914	July 18, 1904	
Oct. 10, 1966	July 1, 1916	Oct. 17, 1910	Apr. 21, 1914	Aug. 19, 1904	1
\$65,957 07	\$2,182,498 89	\$2,471,816 98	\$702,027 45	\$2,990,558 28	2
596,381 66	2,849,201 54	22,305,678 07	2,106,830 21	5,313,179 12	3
720,815 44	4,829,578 61	21,369,411 58	3,177,608 94	6,457,264 40	4
—	4,182,054 50	2,858,979 33	5,632,849 75	8,036,750 32	5
—	30,593 99	—	—	232,077 39	6
—	—	1,300,515 63	—	—	7
—	54,000 00	17,000 00	20,060 00	612,599 39	8
350,000 00	—	4,000,000 00	1,000,000 00	1,000,000 00	9
102,768 12	5,181,842 70	34,117,455 47	4,682,839 24	17,950,438 33	10
267,559 06	2,940,478 74	11,502,063 12	2,887,615 14	5,443,326 03	11
1,033,945 62	7,714,966 32	13,109,299 93	1,135,823 98	12,473,518 89	12
375,458 07	2,322,236 39	21,971,957 99	3,346,984 03	11,273,776 34	13
3,153 20	18,480 01	26,757 58	5,960 13	124,421 84	14
158,983 57	446,227 19	952,967 40	597,271 54	740,925 64	15
—	—	43,456 62	—	—	16
979 14	13,810 00	40,609 13	18,342 73	36,169 39	17
20,482 99	77,656 80	396,991 35	98,877 44	125,197 01	18
51,172 86	5,287 48	80,232 18	22,812 80	264,506 82	19
<b>\$3,747,656 80</b>	<b>\$32,848,913 16</b>	<b>\$136,565,192 36</b>	<b>\$25,435,903 38</b>	<b>\$73,074,709 19</b>	20
No Trust Department	\$249,632 46 397,720 38 1,847,208 84 7,000 00 — — 104,662 75 17,333 38 413,567 99 — 108,166 98	\$45,010 46 789,254 31 2,756,912 16 — — — 10 00 40,148 08 827,361 27 — 159,791 98	No Trust Department	\$1,141,926 59 662,177 57 3,857,217 59 90,000 00 — — 239,250 00 122,666 07 497,765 00 — 958 00	21 22 23 24 25 26 27 28 29 30 31
	<b>\$3,145,292 78</b>	<b>\$4,618,488 26</b>		<b>\$6,611,960 82</b>	32

		HAVERHILL
LIABILITIES		FIRST BANK AND TRUST COMPANY OF HAVERHILL
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$1,846,574 13
2	Time deposits of individuals, partnerships and corporations . . . . .	354,436 59
3	Savings deposits . . . . .	1,700,157 54
4	Club deposits . . . . .	18,685 00
5	Deposits of U. S. Government . . . . .	62,143 17
6	Deposits of states, counties and municipalities . . . . .	138,725 81
7	Deposits of banks . . . . .	475 00
8	Other deposits (certified, officers' checks, etc.) . . . . .	113,068 10
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	59,669 23
12	Accrued for taxes, interest, expenses, etc. . . . .	19,500 00
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	210,000 00
18	Surplus . . . . .	105,000 00
19	Guaranty fund . . . . .	13,500 00
20	Undivided profits . . . . .	98,398 45
21	Other capital reserves . . . . .	12,545 34
22	Total . . . . .	<b>\$4,752,878 36</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust Department
24	Income . . . . .	
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Nov. 18, 1963
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Quarterly on 15th*
33	Number of real estate loans . . . . .	95
34	Average real estate loan . . . . .	\$9,561 56
35	Average rate on real estate loans . . . . .	5.74
36	Percentage of real estate loans to savings deposits . . . . .	53.43
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$72,216 90
39	Amount of deposits . . . . .	\$1,214,706 85
40	Amount of withdrawals . . . . .	\$1,162,312 55
41	Net increase . . . . .	\$124,611 20
42	Number of deposits . . . . .	11,967
43	Number of withdrawals . . . . .	4,720
44	Number of accounts opened . . . . .	764
45	Number of accounts closed . . . . .	251
46	Net increase in number of accounts . . . . .	513
47	Number of accounts, December 31, 1967 . . . . .	2,498

\* Jan.-Apr.-July-Oct.

\* Jan.-Apr.-July-Oct.

ASSETS		LYNN
		LYNN SAFE DEPOSIT & TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Apr. 20, 1887
	Began business . . . . .	Dec. 1, 1888
1	Cash, clearing and cash items in process of collection . . . . .	\$328,657 33
2	Balances with banks . . . . .	741,204 84
3	U. S. Government obligations . . . . .	1,934,583 22
4	State, county and municipal obligations . . . . .	591,944 54
5	Other bonds, notes and debentures . . . . .	33,994 99
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	131,018 17
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	423,828 13
10	Collateral loans . . . . .	556,030 00
11	Unsecured loans . . . . .	1,214,888 00
12	Installment loans . . . . .	2,204,332 95
13	Overdrafts . . . . .	10,179 05
14	Banking house, vaults, furniture and fixtures . . . . .	134,994 56
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	5,305 76
18	Interest accrued but not collected . . . . .	32,542 28
19	Other assets . . . . .	16,482 15
20	Total . . . . .	<b>\$8,359,985 97</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$819,040 96
22	Other bonds . . . . .	421,483 12
23	Stocks . . . . .	2,168,432 08
24	Loans on real estate . . . . .	22,000 00
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	15,150 00
28	Deposits subject to check . . . . .	155,051 69
29	Other bank deposits . . . . .	273,495 39
30	Tangible personal property . . . . .	—
31	Other assets . . . . .	14,770 25
32	Total . . . . .	<b>\$3,889,423 49</b>

MALDEN	MARBLEHEAD	MEDFORD	MELROSE	MIDDLE-BOROUGH	
MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	
June 3, 1896	Jan. 18, 1965	Oct. 20, 1953	Jan. 19, 1916	May 18, 1916	
Dec. 1, 1896	May 17, 1965	Feb. 16, 1954	Jan. 24, 1916	July 1, 1916	
\$1,120,485 19	\$75,725 22	\$714,233 51	\$370,115 95	\$518,867 06	1
7,559,122 74	462,297 03	1,026,104 17	1,037,993 48	1,516,118 38	2
4,163,272 55	193,003 39	1,699,375 00	1,912,429 51	3,247,292 19	3
—	—	300,000 00	4,215,710 86	1,400,010 62	4
23,007 73	5,000 00	—	—	167,724 50	5
900,000 00	750,417 02	100,000 00	—	75,000 00	6
134,313 98	—	—	—	3,000 00	7
3,000,000 00	—	—	500,000 00	—	8
512,816 61	289,558 75	1,713,138 60	2,127,286 36	3,291,394 16	9
5,653,031 59	958,587 71	1,403,995 35	2,746,662 54	1,012,958 27	10
13,086,141 88	1,451,570 63	2,458,947 46	1,045,441 01	1,503,528 93	11
2,800,908 11	1,260,955 30	1,305,019 54	1,329,642 54	2,298,827 04	12
222,074 41	1,060 06	7,144 87	8,378 64	3,947 95	13
529,033 44	271,293 63	224,068 93	280,701 36	88,900 00	14
—	—	53,000 00	—	—	15
22,843 58	13,191 32	—	7,824 65	—	16
79,498 02	20,202 70	—	77,241 09	—	17
600,916 81	—	41,750 44	1,374 47	14,706 59	18
<b>\$40,407,466 64</b>	<b>\$5,752,862 76</b>	<b>\$11,046,777 87</b>	<b>\$15,660,802 46</b>	<b>\$15,142,275 69</b>	19
\$2,861,248 34	No Trust Department	No Trust Department	No Trust Department	\$91,991 45	21
3,192,626 98				122,218 38	22
13,526,449 20				700,903 60	23
33,229 48				7,984 15	24
164,096 70				1,686 00	25
—				—	26
-374,666 85				10,500 00	27
1,444,799 41				31,709 47	28
693,152 39				81,959 44	29
172,483 58				5 00	30
389,552 91				6 00	31
<b>\$22,852,305 84</b>				<b>\$1,048,963 49</b>	32

LIABILITIES		LYNN
		LYNN SAFE DEPOSIT & TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$3,981,948 37
2	Time deposits of individuals, partnerships and corporations . . . . .	239,222 09
3	Savings deposits . . . . .	1,425,921 73
4	Club deposits . . . . .	—
5	Deposits of U. S. Government . . . . .	50,184 60
6	Deposits of states, counties and municipalities . . . . .	418,249 10
7	Deposits of banks . . . . .	212,005 55
8	Other deposits (certified, officers' checks, etc.) . . . . .	57,226 97
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	219,366 13
12	Accrued for taxes, interest, expenses, etc. . . . .	127,695 27
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	12,000 00
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	300,000 00
18	Surplus . . . . .	400,000 00
19	Guaranty fund . . . . .	80,700 00
20	Undivided profits . . . . .	741,293 78
21	Other capital reserves . . . . .	94,172 38
22	Total . . . . .	<b>\$8,359,985 97</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$3,696,204 07
24	Income . . . . .	193,219 42
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	<b>\$3,889,423 49</b>
28	As agent, custodian, etc. . . . .	—
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 2, 1934
31	Deposits draw interest from . . . . .	Jan. 1-Dec. 31
32	Interest is payable . . . . .	Apr. 1-Oct. 1
33	Number of real estate loans . . . . .	40
34	Average real estate loan . . . . .	\$10,595 70
35	Average rate on real estate loans . . . . .	6.09
36	Percentage of real estate loans to savings deposits . . . . .	29.72
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$50,380 28
39	Amount of deposits . . . . .	\$743,023 13
40	Amount of withdrawals . . . . .	\$590,649 03
41	Net increase . . . . .	\$202,754 38
42	Number of deposits . . . . .	3,748
43	Number of withdrawals . . . . .	1,815
44	Number of accounts opened . . . . .	376
45	Number of accounts closed . . . . .	177
46	Net increase in number of accounts . . . . .	199
47	Number of accounts, December 31, 1967 . . . . .	1,122



MALDEN	MARBLEHEAD	MEDFORD	MELROSE	MIDDLE-BOROUGH	
MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	
\$28,692,390 32	\$2,267,695 98	\$5,224,070 85	\$8,084,428 37	\$5,306,010 38	1
290,000 00	1,101,193 83	814,510 03	1,749,700 00	—	2
987,035 61	898,714 57	2,931,054 56	2,403,990 99	6,518,439 61	3
135,953 00	28,078 00	56,928 00	45,128 50	47,100 50	4
801,996 02	52,031 07	70,525 91	255,320 91	191,290 99	5
702,288 49	305,659 71	535,278 84	324,747 85	1,023,189 95	6
709,698 14	49,622 08	55,082 84	1,065,510 92	679,124 44	7
3,467,558 36	174,996 10	246,782 61	131,052 01	80,627 17	8
—	—	—	—	—	9
310,761 44	127,147 99	151,741 71	131,831 57	100,000 00	10
185,011 43	26,560 05	111,671 76	99,392 75	10,000 00	11
—	—	—	—	—	12
894,802 93	—	38,633 99	—	63,057 17	13
—	—	—	—	—	14
—	—	—	—	—	15
660,000 00	375,000 00	396,000 00	240,000 00	300,000 00	16
1,100,000 00	270,000 00	237,600 00	660,000 00	300,000 00	17
200,000 00	3,300 00	41,482 44	165,000 00	318,000 00	18
608,675 04	72,863 38	91,067 37	181,613 24	155,435 48	19
661,295 86	—	44,346 96	123,085 35	50,000 00	20
\$40,407,466 64	\$5,752,862 76	\$11,046,777 87	\$15,660,802 46	\$15,142,275 69	21
\$22,432,976 04	No Trust Department	No Trust Department	No Trust Department	\$1,030,361 75	22
295,623 35	—	—	—	18,601 74	23
123,706 45	—	—	—	—	24
\$22,852,305 84	—	—	—	—	25
\$6,148,624 76	—	—	—	\$1,048,963 49	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
Sept. 23, 1923	May 17, 1965	Feb. 16, 1954	Jan. 24, 1916	July 1, 1916	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 15-July 15	Jan. 15-July 15	Jan. 15-July 15	Jan. 15-July 15	Jan. 10-July 10	32
106	8	135	129	473	33
\$4,837 80	\$36,194 84	\$12,689 91	\$10,971 05	\$6,958 55	34
5.39	6.32	6.00	5.29	5.67	35
51.95	32.22	58.45	58.87	50.49	36
1.00	4.00	4.00	4.00	4.00	37
\$9,310 49	\$19,485 69	\$81,129 27	\$75,298 88	\$234,883 50	38
\$419,901 19	\$1,110,668 31	\$2,494,495 23	\$1,789,444 55	\$2,658,960 73	39
\$534,093 15	\$794,596 26	\$2,018,862 15	\$1,561,046 11	\$2,590,113 61	40
<sup>1</sup> \$104,881 47	\$335,557 74	\$556,762 35	\$303,697 32	\$303,730 62	41
4,645	5,144	15,917	14,181	20,584	42
3,040	1,724	8,106	8,512	11,654	43
165	893	1,063	844	910	44
339	386	608	728	777	45
<sup>1</sup> 174	507	455	116	133	46
3,178	1,580	4,799	4,964	6,448	47

<sup>1</sup> Decrease.

		MILTON
ASSETS		MILTON BANK AND TRUST COMPANY
Banking Department		
	Incorporated . . . . .	Nov. 14, 1958
	Began business . . . . .	Mar. 12, 1959
1	Cash, clearing and cash items in process of collection . . . . .	\$136,843 52
2	Balances with banks . . . . .	631,157 33
3	U. S. Government obligations . . . . .	1,291,764 39
4	State, county and municipal obligations . . . . .	—
5	Other bonds, notes and debentures . . . . .	100,000 00
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	200,000 00
8	Federal funds sold and securities purchased under agreements to resell . . . . .	979,330 26
9	Real estate loans . . . . .	739,547 50
10	Collateral loans . . . . .	1,253,301 66
11	Unsecured loans . . . . .	572,944 30
12	Installment loans . . . . .	5,701 81
13	Overdrafts . . . . .	203,157 53
14	Banking house, vaults, furniture and fixtures . . . . .	—
15	Other real estate owned, directly or indirectly . . . . .	11,003 35
16	Customers' liability on acceptances outstanding . . . . .	18,420 59
17	Prepaid expenses . . . . .	5,218 31
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	—
20	Total . . . . .	\$6,148,390 55
Trust Department		
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned . . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	Total . . . . .	

NATICK	NEWTON	PEABODY	PITTSFIELD	QUINCY	
NATICK TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	
Aug. 20, 1916	July 15, 1959	Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	
Sept. 5, 1916	Nov. 2, 1959	June 26, 1959	July 11, 1895	Dec. 15, 1915	1
\$1,204,967 13	\$250,069 13	\$452,412 77	\$2,248,893 40	\$4,397,925 83	2
2,108,878 83	1,889,314 14	689,959 52	2,638,665 16	4,819,055 55	3
4,712,279 00	1,725,044 40	1,554,987 24	8,401,064 01	5,264,500 06	4
988,750 17	2,735,720 23	—	6,711,687 94	3,266,891 50	5
—	20,000 00	—	10,000 00	—	6
59,871 92	1,179,229 22	99,599 82	2,376,981 72	60,000 00	7
—	—	—	8,000 00	—	8
2,374,487 89	3,500,966 56	372,865 03	7,141,344 38	4,525,290 14	9
2,065,206 45	2,708,847 78	437,612 85	7,442,513 29	4,195,401 86	10
1,040,836 83	9,705,541 13	1,194,131 87	4,470,210 29	5,059,249 17	11
3,618,596 57	1,918,201 90	1,621,456 92	5,247,245 21	4,080,325 51	12
6,648 96	93,982 80	25,935 71	42,089 49	9,825 18	13
115,001 10	210,106 54	261,373 97	576,207 14	401,862 37	14
—	—	—	—	—	15
2,019 24	14,287 93	2,502 00	49,476 75	50,966 65	16
—	69,883 64	2,266 68	240,202 01	1,639 90	17
—	13,759 98	23,823 14	24,699 83	10,924 63	18
\$18,297,544 09	\$26,034,955 38	\$6,738,927 52	\$47,629,280 62	\$36,243,858 35	19
No Trust Department	No Trust Department	No Trust Department	\$3,838,528 04 1,964,886 25 8,371,955 23 18,690 91 — 134,397 66 279,516 36 1,734,387 01 — 28,363 00	No Trust Department	21 22 23 24 25 26 27 28 29 30 31
			\$16,370,724 46		32

LIABILITIES		MILTON
		MILTON BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$2,932,937 59
2	Time deposits of individuals, partnerships and corporations . . . . .	100,000 00
3	Savings deposits . . . . .	1,314,648 25
4	Club deposits . . . . .	8,748 00
5	Deposits of U. S. Government . . . . .	83,148 78
6	Deposits of states, counties and municipalities . . . . .	722,978 07
7	Deposits of banks . . . . .	81,200 18
8	Other deposits (certified, officers' checks, etc.) . . . . .	157,584 71
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	51,908 44
12	Accrued for taxes, interest, expenses, etc. . . . .	24,358 56
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	24,101 50
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	312,500 00
17	Capital stock Common . . . . .	193,294 26
18	Surplus . . . . .	21,954 96
19	Guaranty fund . . . . .	76,160 70
20	Undivided profits . . . . .	42,866 55
21	Other capital reserves . . . . .	—
22	Total . . . . .	<b>\$6,148,390 55</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	May 12, 1959
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 1-July 1
33	Number of real estate loans . . . . .	63
34	Average real estate loan . . . . .	\$12,479 78
35	Average rate on real estate loans . . . . .	5.77
36	Percentage of real estate loans to savings deposits . . . . .	59.81
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$37,985 58
39	Amount of deposits . . . . .	\$1,037,170 04
40	Amount of withdrawals . . . . .	\$1,012,231 03
41	Net increase . . . . .	\$62,924 59
42	Number of deposits . . . . .	6,234
43	Number of withdrawals . . . . .	3,362
44	Number of accounts opened . . . . .	419
45	Number of accounts closed . . . . .	317
46	Net increase in number of accounts . . . . .	102
47	Number of accounts, December 31, 1967 . . . . .	1,812

NATICK	NEWTON	PEABODY	PITTSFIELD	QUINCY	
NATICK TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	
\$8,213,475 75	\$10,180,159 81	\$2,119,500 10	\$17,881,791 44	\$18,384,970 26	1
—	5,987,993 34	753,070 21	6,231,550 42	152,000 00	2
3,453,352 46	3,022,175 68	1,223,977 32	13,853,087 76	7,229,602 13	3
90,628 00	27,382 00	13,514 00	156,401 00	143,051 00	4
260,068 84	1,474,722 19	205,223 47	900,858 29	426,938 12	5
1,989,116 42	2,031,368 94	1,368,055 64	1,895,307 17	2,800,640 87	6
1,036,183 74	376,798 34	66,543 98	816,054 87	945,743 62	7
855,336 72	414,383 03	138,298 94	1,070,834 08	670,825 62	8
—	—	—	—	—	9
373,302 82	274,038 21	126,860 85	512,422 95	421,651 21	10
103,990 50	147,159 21	46,279 63	29,295 00	192,835 00	11
—	—	—	—	—	12
19,200 00	13,293 04	—	5,928 42	2,068,988 20	13
—	—	—	—	—	14
320,000 00	712,950 00	300,000 00	910,000 00	875,000 00	15
400,000 00	835,501 00	300,000 00	1,500,000 00	625,000 00	16
202,900 00	38,234 00	14,667 28	461,200 00	500,000 00	17
810,010 22	257,929 80	21,749 65	932,303 52	470,582 11	18
169,978 62	240,866 79	41,186 45	472,245 70	336,030 21	19
\$18,297,544 09	\$26,034,955 38	\$6,738,927 52	\$47,629,280 62	\$36,243,858 35	20
No Trust Department	No Trust Department	No Trust Department	\$16,162,917 72 207,806 74 —	No Trust Department	21
			\$16,370,724 46		22
			\$8,646,334 39 —		23
Sept. 5, 1916	Nov. 2, 1959	June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	24
Monthly on 1st	Monthly on 5th	Monthly on 1st	Date of Deposit	Monthly on 1st	25
Mar. 10–Sept. 10	June 15–Dec. 15	Jan. 10–July 10	Quarterly*	Apr. 15–Oct. 15	26
317	51	23	547	397	27
\$6,865 54	\$40,486 05	\$16,211 52	\$10,759 56	\$10,948 46	28
5.53	6.19	7.61	5.65	5.71	29
63.02	68.32	30.46	42.48	60.12	30
3.00	4.00	4.00	4.00	3.00	31
\$91,907 90	\$96,432 92	\$37,465 45	\$522,543 51	\$193,373 61	32
\$2,173,631 28	\$3,063,220 59	\$1,109,274 53	\$11,662,230 50	\$3,472,530 14	33
\$2,164,369 97	\$2,952,621 76	\$1,035,088 43	\$11,307,845 47	\$3,378,247 70	34
\$101,169 21	\$207,031 75	\$111,651 55	\$876,928 54	\$287,656 05	35
18,525	3,963	11,459	71,368	34,853	36
9,889	3,311	5,142	28,556	17,207	37
1,136	624	752	3,641	1,843	38
1,054	165	673	2,132	1,667	39
82	459	79	1,509	176	40
5,641	4,061	2,531	13,153	10,892	41

\* Mar. 31–June 30–Sept. 30–Dec. 31.

		ROCKLAND
ASSETS		ROCKLAND TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Sept. 10, 1907
	Began business . . . . .	Sept. 30, 1907
1	Cash, clearing and cash items in process of collection . . . . .	\$1,587,505 23
2	Balances with banks . . . . .	4,225,707 93
3	U. S. Government obligations . . . . .	8,723,383 74
4	State, county and municipal obligations . . . . .	1,111,351 28
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	18,515 01
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	2,529,976 24
10	Collateral loans . . . . .	5,055,450 12
11	Unsecured loans . . . . .	6,333,771 96
12	Installment loans . . . . .	12,614,385 56
13	Overdrafts . . . . .	45,818 69
14	Banking house, vaults, furniture and fixtures . . . . .	923,192 76
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	29,712 65
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	49,326 36
20	Total . . . . .	<b>\$43,248,097 53</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$719,830 44
22	Other bonds . . . . .	2,077,055 04
23	Stocks . . . . .	3,579,158 28
24	Loans on real estate . . . . .	148,285 40
25	Other loans . . . . .	209,153 62
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	184,902 15
28	Deposits subject to check . . . . .	46,755 56
29	Other bank deposits . . . . .	1,630,954 65
30	Tangible personal property . . . . .	19,396 18
31	Other assets . . . . .	18,624 13
32	Total . . . . .	<b>\$8,634,115 45</b>

SALEM	SAUGUS	SHREWSBURY	SOMERSET	
NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	
Oct. 9, 1909	Apr. 13, 1928	Apr. 20, 1961	Apr. 17, 1959	
Oct. 12, 1909	June 15, 1928	Sept. 15, 1961	Sept. 30, 1959	1
\$4,010,568 56	\$416,196 27	\$121,193 12	\$148,593 59	2
2,826,496 12	712,456 04	123,322 12	264,682 53	3
3,838,759 00	2,836,912 48	1,362,994 28	1,428,223 96	4
1,234,077 06	951,251 46	253,659 40	517,459 55	5
99,681 50	10,001 00	5,000 00	—	6
—	—	99,813 19	409,643 75	7
77,859 67	9,559 13	—	19,399 26	8
2,800,000 00	—	375,000 00	100,000 00	9
3,588,091 42	3,876,907 19	15,194 41	1,575,154 58	10
4,548,356 37	459,075 67	212,043 10	591,550 34	11
9,396,238 32	2,050,100 12	166,994 84	216,801 95	12
3,572,755 60	1,560,952 67	2,990,214 70	636,713 98	13
29,990 39	3,511 83	343 53	3,624 75	14
260,000 00	178,756 55	135,257 57	59,318 17	15
—	—	—	—	16
—	—	—	—	17
—	—	1,532 34	1,223 60	18
—	—	76 80	388 34	19
293 65	—	—	—	20
<b>\$36,283,167 66</b>	<b>\$13,065,680 41</b>	<b>\$5,862,639 40</b>	<b>\$5,972,778 35</b>	
\$3,171,014 92	No Trust Department	No Trust Department	No Trust Department	21
2,536,016 22				22
10,390,446 42				23
—				24
—				25
—				26
156,879 35				27
465,122 18				28
1,467,122 98				29
14,276 83				30
163,968 43				31
<b>\$18,364,847 33</b>				32

LIABILITIES		ROCKLAND
		ROCKLAND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$21,666,449 56
2	Time deposits of individuals, partnerships and corporations . . . . .	316,000 00
3	Savings deposits . . . . .	6,228,805 63
4	Club deposits . . . . .	46,971 50
5	Deposits of U. S. Government . . . . .	429,844 38
6	Deposits of states, counties and municipalities . . . . .	6,330,471 01
7	Deposits of banks . . . . .	1,655,793 34
8	Other deposits (certified, officers' checks, etc.) . . . . .	2,019,262 37
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	750,000 00
11	Income collected not earned . . . . .	117,176 52
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	42,624 93
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	700,000 00
17	Capital stock Common . . . . .	1,300,000 00
18	Surplus . . . . .	400,000 00
19	Guaranty fund . . . . .	508,743 70
20	Undivided profits . . . . .	735,954 59
21	Other capital reserves . . . . .	—
22	Total . . . . .	<b>\$43,248,097 53</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$8,490,482 03
24	Income . . . . .	138,633 42
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	5,000 00
27	Total . . . . .	<b>\$8,634,115 45</b>
28	As agent, custodian, etc. . . . .	\$631,009 84
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Mar. 28, 1912
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	June 12-Dec. 11
33	Number of real estate loans . . . . .	377
34	Average real estate loan . . . . .	\$6,613 84
35	Average rate on real estate loans . . . . .	5.88
36	Percentage of real estate loans to savings deposits . . . . .	40.03
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	3.00
38	Amount of interest paid . . . . .	\$155,801 76
39	Amount of deposits . . . . .	\$4,876,981 92
40	Amount of withdrawals . . . . .	\$4,761,318 83
41	Net increase . . . . .	\$271,464 85
42	Number of deposits . . . . .	65,330
43	Number of withdrawals . . . . .	36,070
44	Number of accounts opened . . . . .	3,697
45	Number of accounts closed . . . . .	3,093
46	Net increase in number of accounts . . . . .	604
47	Number of accounts, December 31, 1967 . . . . .	12,776



SALEM	SAUGUS	SHREWSBURY	SOMERSET	
NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	
\$18,729,443 39	\$4,147,155 11	\$1,586,144 63	\$2,103,861 05	1
2,332,188 90	175,655 84	1,194,700 00	61,000 00	2
6,426,399 40	5,574,986 52	1,826,945 31	2,149,885 14	3
—	55,068 50	5,198 00	18,093 00	4
308,031 47	107,798 20	123,235 73	90,784 58	5
1,268,570 79	1,101,545 19	154,322 31	416,116 05	6
1,626,239 62	274,001 59	—	351,030 50	7
416,323 84	111,812 81	120,934 73	55,616 80	8
—	—	—	—	9
397,311 63	195,457 87	287,794 59	49,231 41	10
31,786 66	22,500 00	31,800 00	54,139 42	11
—	—	—	—	12
1,385,335 75	441,767 46	—	103,769 38	13
—	—	—	—	14
200,000 00	—	—	—	15
300,000 00	175,000 00	200,000 00	180,000 00	16
1,200,000 00	225,000 00	125,000 00	132,000 00	17
400,000 00	164,630 00	20,000 00	24,200 00	18
564,759 49	179,801 32	136,292 95	127,491 14	19
696,776 72	113,500 00	50,271 15	55,559 88	20
—	—	—	—	21
<b>\$36,283,167 66</b>	<b>\$13,065,680 41</b>	<b>\$5,862,639 40</b>	<b>\$5,972,778 35</b>	<b>22</b>
\$18,202,837 65	No Trust	No Trust	No Trust	23
162,009 68	Department	Department	Department	24
—	—	—	—	25
—	—	—	—	26
<b>\$18,364,847 33</b>	—	—	—	<b>27</b>
\$19,288,909 44	—	—	—	28
—	—	—	—	29
May 27, 1919	June 15, 1928	Sept. 15, 1961	Sept. 30, 1959	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 5th	31
Quarterly on 1st*	Quarterly on 1st†	Jan. 1–July 1	Jan. 15–July 15	32
215	345	2	161	33
\$13,439 18	\$11,196 54	\$7,597 20	\$9,783 57	34
5.55	5.67	5.43	5.89	35
44.96	69.29	.83	73.27	36
4.00	4.00	3.00–4.00	4.00	37
\$238,480 57	\$193,102 03	\$55,657 27	\$65,362 62	38
\$2,457,437 69	\$4,158,080 14	\$1,415,568 94	\$1,186,004 44	39
\$2,345,634 03	\$3,715,794 92	\$1,238,384 75	\$888,750 46	40
\$350,284 23	\$635,387 25	\$232,841 46	\$362,616 60	41
15,893	33,254	8,281	7,694	42
8,869	19,557	5,660	3,226	43
1,088	1,503	661	398	44
724	1,017	712	214	45
364	486	151	184	46
4,686	9,228	2,703	1,976	47

\* Feb.–May–Aug.–Nov.

† Jan.–Apr.–July–Oct.

¹ Decrease.

		SPRINGFIELD
ASSETS		SAFE DEPOSIT BANK AND TRUST COMPANY
Banking Department		
	Incorporated	June 18, 1885
	Began business	June 1, 1886
1	Cash, clearing and cash items in process of collection	\$8,423,240 14
2	Balances with banks	10,886,582 75
3	U. S. Government obligations	12,716,304 50
4	State, county and municipal obligations	12,641,997 38
5	Other bonds, notes and debentures	20,000 00
6	Securities of Federal Agencies and Corporations	699,824 22
7	Corporate stocks	196,800 00
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	9,431,523 96
10	Collateral loans	17,169,740 41
11	Unsecured loans	22,715,533 97
12	Installment loans	10,895,692 08
13	Overdrafts	83,663 97
14	Banking house, vaults, furniture and fixtures	2,602,618 29
15	Other real estate owned, directly or indirectly	101,000 00
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	42,588 99
18	Interest accrued but not collected	328,771 89
19	Other assets	78,287 73
20	Total	\$109,034,170 28
Trust Department		
21	Government, state and municipal bonds	\$18,483,857 76
22	Other bonds	18,763,990 92
23	Stocks	76,802,469 42
24	Loans on real estate	2,165,164 98
25	Other loans	35,241 86
26	Real estate by foreclosure, etc.	—
27	Real estate owned	350,301 08
28	Deposits subject to check	1,853,227 92
29	Other bank deposits	3,496,350 59
30	Tangible personal property	17,886 35
31	Other assets	481,524 22
32	Total	\$122,450,015 10

SPRINGFIELD	TAUNTON	WAKEFIELD		
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	SURETY BANK AND TRUST COMPANY	WAKEFIELD TRUST COMPANY	
Jan. 5, 1906	Feb. 16, 1917	June 7, 1960	June 29, 1916	
Jan. 6, 1906	Mar. 19, 1917	Dec. 7, 1960	July 11, 1916	
\$13,717,182 29	\$2,463,175 63	\$223,893 83	\$347,963 22	1
13,518,866 30	1,610,502 37	273,468 57	1,854,620 32	2
23,052,128 94	3,154,315 39	554,849 08	1,838,258 63	3
32,795,532 82	3,494,784 72	—	2,256,187 32	4
30,000 00	15,000 00	59,790 39	—	5
—	50,000 00	4,046,119 54	—	6
396,301 00	44,000 00	—	—	7
3,000,000 00	700,000 00	75,000 00	—	8
12,593,271 79	3,948,349 03	382,362 87	3,422,411 93	9
11,714,098 35	1,194,958 60	487,582 40	1,927,113 10	10
28,730,194 13	5,726,116 40	575,747 11	2,932,916 61	11
37,572,849 70	4,562,987 68	1,518,546 08	3,072,190 67	12
12,402 91	608 49	5,634 62	14,985 76	13
2,801,048 34	265,261 53	351,733 52	287,015 16	14
228,533 07	27,452 14	—	—	15
—	—	—	—	16
36,751 34	6,348 69	43,128 74	13,217 13	17
764,569 22	—	60,785 56	73,016 03	18
340,838 30	3,168 72	1,694 27	40,405 07	19
<b>\$181,304,568 50</b>	<b>\$27,267,029 39</b>	<b>\$8,660,336 58</b>	<b>\$18,080,300 95</b>	20
\$20,699,159 68	\$5,964 38	No Trust	\$63,317 25	21
13,221,958 36	187,386 36	Department	203,903 93	22
42,977,973 70	551,078 86		1,059,366 19	23
41,050 15	—		—	24
174,294 17	—		—	25
—	—		—	26
339,358 25	—		250 00	27
1,137,908 95	41,020 24		37,102 36	28
3,906,842 34	74,700 00		257,687 61	29
14,537 21	500 00		—	30
95,472 61	—		1,424 00	31
<b>\$82,608,555 42</b>	<b>\$860,649 84</b>		<b>\$1,623,051 34</b>	32

		SPRINGFIELD
LIABILITIES		SAFE DEPOSIT BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$57,580,826 27
2	Time deposits of individuals, partnerships and corporations . . . . .	1,951,900 31
3	Savings deposits . . . . .	22,396,841 91
4	Club deposits . . . . .	130,859 50
5	Deposits of U. S. Government . . . . .	2,310,411 93
6	Deposits of states, counties and municipalities . . . . .	6,456,635 61
7	Deposits of banks . . . . .	2,420,222 87
8	Other deposits (certified, officers' checks, etc.) . . . . .	2,930,238 26
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	1,109,890 54
11	Income collected not earned . . . . .	200,646 22
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	1,188,018 60
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	2,750,000 00
17	Capital stock Common . . . . .	3,000,000 00
18	Surplus . . . . .	822,788 00
19	Guaranty fund . . . . .	2,304,428 95
20	Undivided profits . . . . .	1,480,461 31
21	Other capital reserves . . . . .	—
22	Total . . . . .	<b>\$109,034,170 28</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$121,252,462 70
24	Income . . . . .	1,191,089 77
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	6,462 63
27	Total . . . . .	<b>\$122,450,015 10</b>
28	As agent, custodian, etc. . . . .	\$28,835,832 83
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 2, 1948
31	Deposits draw interest from . . . . .	Date of Deposit
32	Interest is payable . . . . .	Quarterly on 1st*
33	Number of real estate loans . . . . .	500
34	Average real estate loan . . . . .	\$12,017 93
35	Average rate on real estate loans . . . . .	5.43
36	Percentage of real estate loans to savings deposits . . . . .	26.83
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$833,615 03
39	Amount of deposits . . . . .	\$18,561,432 80
40	Amount of withdrawals . . . . .	\$15,782,628 62
41	Net increase . . . . .	\$3,612,419 21
42	Number of deposits . . . . .	102,463
43	Number of withdrawals . . . . .	39,995
44	Number of accounts opened . . . . .	5,813
45	Number of accounts closed . . . . .	3,552
46	Net increase in number of accounts . . . . .	2,261
47	Number of accounts, December 31, 1967 . . . . .	21,111

\* Jan.-Apr.-July-Oct.

SPRINGFIELD	TAUNTON	WAKEFIELD	
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	SURETY BANK AND TRUST COMPANY	WAKEFIELD TRUST COMPANY
\$84,128,287 53	\$10,770,039 98	\$2,206,651 74	\$8,992,306 32
6,001,419 79	1,214,095 20	1,827,660 31	918,489 66
45,917,675 63	7,280,850 50	2,292,618 32	2,749,244 46
274,798 00	109,582 50	35,203 50	69,602 00
3,965,611 48	263,802 42	255,138 15	368,750 94
10,412,809 20	1,920,266 71	975,628 36	1,630,730 99
3,354,804 90	1,666,148 27	43,028 73	314,316 68
2,330,826 50	1,046,908 18	133,735 44	981,333 30
—	—	—	—
3,457,909 67	451,459 74	123,898 97	288,530 49
993,698 47	175,872 13	60,624 28	56,328 41
—	—	—	—
4,564,342 26	108,899 51	—	64,279 52
—	—	—	—
2,925,000 00	600,000 00	605,625 00	300,000 00
4,600,000 00	350,000 00	53,319 13	600,000 00
712,109 47	325,300 00	15,256 90	150,000 00
5,040,247 12	584,988 90	—	293,786 85
2,625,028 48	398,815 35	31,947 75	302,601 33
<b>\$181,304,568 50</b>	<b>\$27,267,029 39</b>	<b>\$8,660,336 58</b>	<b>\$18,080,300 95</b>
—	—	—	—
\$81,532,542 93	\$854,263 66	No Trust	\$1,533,216 18
1,075,519 82	6,386 18	Department	54,835 16
—	—	—	—
492 67	—	—	35,000 00
<b>\$82,608,555 42</b>	<b>\$860,649 84</b>	—	<b>\$1,623,051 34</b>
—	—	—	—
\$26,033,304 99	—	—	—
\$277,857 47	—	—	—
—	—	—	—
Jan. 22, 1947	Oct. 1, 1919	Dec. 7, 1960	Oct. 17, 1923
Date of Deposit	Monthly on 1st	Monthly on 1st	Monthly on 1st
Quarterly*	Jan. 1-July 1	Jan. 15-July 15	May 31-Nov. 30
657	513	30	191
\$9,196 66	\$6,761 86	\$12,745 42	\$10,266 01
5.23	5.70	6.06	5.45
13.16	47.64	16.67	71.32
—	—	—	—
4.00	4.00	4.00	3.00
\$1,707,073 42	\$252,657 21	\$53,874 78	\$70,557 25
\$43,765,215 75	\$3,365,041 22	\$2,762,705 00	\$1,809,844 40
\$37,999,057 90	\$2,901,945 43	\$2,185,314 88	\$1,733,014 31
\$7,473,231 27	\$715,753 00	\$631,264 90	\$147,387 34
192,775	22,058	17,507	14,516
113,015	11,279	13,003	8,753
11,235	1,540	2,270	775
6,804	1,111	1,646	823
4,431	429	624	148
44,918	6,164	4,998	4,478

\* Last business day of Mar.-June-Sept.-Dec.

¹ Decrease.

		WALTHAM
ASSETS		GUARANTY TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	July 25, 1951
	Began business . . . . .	Jan. 21, 1952
1	Cash, clearing and cash items in process of collection . . . . .	\$609,351 17
2	Balances with banks . . . . .	1,671,953 11
3	U. S. Government obligations . . . . .	4,180,353 40
4	State, county and municipal obligations . . . . .	2,711,547 57
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	830,588 55
7	Corporate stocks . . . . .	105,809 68
8	Federal funds sold and securities purchased under agreements to resell . . . . .	500,000 00
9	Real estate loans . . . . .	5,351,468 47
10	Collateral loans . . . . .	2,471,258 61
11	Unsecured loans . . . . .	4,316,240 51
12	Installment loans . . . . .	3,860,113 37
13	Overdrafts . . . . .	91,989 92
14	Banking house, vaults, furniture and fixtures . . . . .	857,530 03
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	12,150 03
18	Interest accrued but not collected . . . . .	133,440 11
19	Other assets . . . . .	18,035 53
20	Total . . . . .	<b>\$27,721,830 06</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$13,979 70
22	Other bonds . . . . .	44,410 00
23	Stocks . . . . .	231,322 66
24	Loans on real estate . . . . .	—
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	—
28	Deposits subject to check . . . . .	5,999 55
29	Other bank deposits . . . . .	20,917 43
30	Tangible personal property . . . . .	—
31	Other assets . . . . .	36,767 00
32	Total . . . . .	<b>\$353,396 34</b>

WALTHAM	WARE	WATERTOWN	WEST SPRINGFIELD	
NEWTON- WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	Oct. 2, 1961	
July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	June 25, 1962	
\$10,196,566 35	\$366,389 08	\$353,171 42	\$157,831 60	1
8,277,451 77	1,175,676 24	2,593,423 89	658,019 46	2
13,803,838 61	1,503,965 88	2,981,928 50	1,550,000 00	3
21,075,338 75	334,265 98	4,316,833 74	147,000 00	4
126,000 00	32,477 75	1,034,750 00	149,841 55	5
—	—	—	—	6
477,123 33	16,661 65	—	—	7
—	—	1,300,000 00	—	8
16,789,560 87	18,550 00	2,645,748 02	572,029 22	9
18,343,411 27	905,157 40	3,196,869 24	710,972 96	10
27,932,080 10	1,569,788 60	12,012,095 47	1,201,499 61	11
20,340,474 10	2,135,549 39	3,989,469 16	1,406,831 65	12
42,803 32	9,639 84	115,394 38	25,833 74	13
2,345,520 01	126,406 94	253,013 20	158,345 86	14
—	—	—	—	15
—	—	—	—	16
37,367 71	5,892 48	67,417 43	4,822 46	17
528,734 86	—	114,408 95	3,744 72	18
718,007 03	—	2,633 06	3,498 10	19
\$141,034,278 08	\$8,200,421 23	\$34,977,156 46	\$6,750,270 93	20
\$10,449,452 24	\$73,996 99	No Trust Department	No Trust Department	21
4,632,556 34	54,816 98			22
21,564,403 34	502,881 65			23
19,724 07	—			24
13,019 47	—			25
—	—			26
827,940 76	—			27
1,015,964 04	43,675 91			28
2,096,918 53	231,296 84			29
26,734 64	—			30
1,178,068 30	10 00			31
\$41,824,781 73	\$906,678 37			32

		WALTHAM
LIABILITIES		GUARANTY TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$10,871,949 29
2	Time deposits of individuals, partnerships and corporations . . . . .	4,819,360 09
3	Savings deposits . . . . .	6,022,916 89
4	Club deposits . . . . .	45,760 00
5	Deposits of U. S. Government . . . . .	220,805 93
6	Deposits of states, counties and municipalities . . . . .	2,592,590 20
7	Deposits of banks . . . . .	54,265 23
8	Other deposits (certified, officers' checks, etc.) . . . . .	87,937 28
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	395,187 09
12	Accrued for taxes, interest, expenses, etc. . . . .	167,898 81
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	365,178 16
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	783,552 00
17	Capital stock Common . . . . .	700,000 00
18	Surplus . . . . .	81,000 00
19	Guaranty fund . . . . .	174,031 48
20	Undivided profits . . . . .	339,397 61
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$27,721,830 06
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$350,832 39
24	Income . . . . .	2,563 95
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	\$353,396 34
28	As agent, custodian, etc. . . . .	\$5,778 95
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 21, 1952
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 1—July 1
33	Number of real estate loans . . . . .	120
34	Average real estate loan . . . . .	\$31,608 00
35	Average rate on real estate loans . . . . .	6.17
36	Percentage of real estate loans to savings deposits . . . . .	62.98
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$179,514 45
39	Amount of deposits . . . . .	\$3,708,580 44
40	Amount of withdrawals . . . . .	\$3,075,519 00
41	Net increase . . . . .	\$812,575 89
42	Number of deposits . . . . .	13,564
43	Number of withdrawals . . . . .	7,597
44	Number of accounts opened . . . . .	648
45	Number of accounts closed . . . . .	1,018
46	Net increase in number of accounts . . . . .	1,370
47	Number of accounts, December 31, 1967 . . . . .	5,812

<sup>1</sup> Decrease.



WALTHAM	WARE	WATERTOWN	WEST SPRINGFIELD	
NEWTON- WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
\$65,452,509 04	\$5,316,149 67	\$16,215,996 87	\$2,991,624 95	1
21,031,102 52	10,000 00	5,628,845 07	280,800 00	2
16,568,430 55	373,799 66	4,939,927 37	1,497,139 07	3
125,310 00	22,407 00	81,972 50	10,795 00	4
4,771,272 00	222,080 27	1,128,821 18	176,688 62	5
7,201,650 54	463,085 77	1,153,347 16	862,666 00	6
3,470,093 33	457,141 40	45,091 70	50,009 61	7
2,625,439 22	107,065 64	1,675,158 51	30,022 56	8
—	—	—	—	9
2,018,181 25	391,858 21	525,671 96	122,919 99	10
977,941 48	32,500 00	269,510 53	45,844 05	11
5,925,307 27	—	65,606 70	34,005 50	12
—	—	—	—	13
—	—	—	—	14
2,000,000 00	150,000 00	668,650 00	280,000 00	15
5,000,000 00	300,000 00	1,961,091 63	150,000 00	16
676,300 00	4,100 00	48,402 30	7,957 26	17
\$893,740 65	190,999 37	254,364 21	195,637 90	18
2,297,000 23	159,234 24	314,698 77	14,160 42	19
\$141,034,278 08	\$8,200,421 23	\$34,977,156 46	\$6,750,270 93	20
\$40,831,880 50	\$897,811 88	No Trust	No Trust	21
992,705 97	8,866 49	Department	Department	22
—	—			23
195 26	—			24
\$41,824,781 73	\$906,678 37			25
\$6,152,921 31	\$170,956 84			26
\$730,908 50	—			27
Apr. 1, 1915	Feb. 1, 1960	Dec. 1, 1960	June 25, 1962	28
Quarterly 1st Mon.*	Monthly on 1st	Monthly on 5th	Date of Deposit	29
1st Mon. Apr.-Oct.†	Feb. 1-Aug. 1	June 30-Dec. 31	Jan. 1-July 1	30
437	—	80	36	31
\$15,919 43	—	\$33,071 85	\$15,889 70	32
5.91	—	5.54	5.81	33
41.99	—	53.56	38.21	34
3.00-4.00	4.00	4.00	4.00	35
\$493,978 04	\$11,484 41	\$146,593 06	\$36,118 52	36
\$24,946,951 98	\$235,593 06	\$4,052,331 37	\$2,272,185 07	37
\$22,346,771 92	\$184,311 32	\$3,581,484 66	\$1,746,066 85	38
\$3,094,158 10	\$62,766 15	\$617,439 77	\$562,236 74	39
70.113	2,644	25,484	7,798	40
41,673	822	14,119	3,558	41
7,564	146	2,635	644	42
5,788	72	804	190	43
1,776	74	1,831	454	44
17,690	455	6,863	1,594	45

\* Passbook accounts Jan.-Apr.-July-Oct. — other savings accounts from date of deposit.

† Daily interest and special notice accounts 1st Monday Jan.-Apr.-July-Oct.

ASSETS		WILMINGTON
		COMMERCIAL BANK AND TRUST COMPANY
<b>Banking Department</b>		
	Incorporated	July 29, 1960
	Began business	Jan. 3, 1961
1	Cash, clearing and cash items in process of collection	\$159,228 28
2	Balances with banks	2,404,572 74
3	U. S. Government obligations	932,130 18
4	State, county and municipal obligations	112,754 26
5	Other bonds, notes and debentures	—
6	Securities of Federal Agencies and Corporations	—
7	Corporate stocks	129,303 38
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	691,317 70
10	Collateral loans	1,933,819 82
11	Unsecured loans	1,371,448 89
12	Installment loans	1,035,836 06
13	Overdrafts	35,865 93
14	Banking house, vaults, furniture and fixtures	87,305 69
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	10,994 65
18	Interest accrued but not collected	—
19	Other assets	370 09
20	<b>Total</b>	<b>\$8,904,947 67</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	<b>Total</b>	

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY <sup>1</sup>	GUARANTY BANK & TRUST COMPANY	
July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	1
\$1,106,189 02	\$165,983 16	\$472,169 20	\$4,397,814 38	2
502,211 28	726,075 23	1,201,204 52	9,359,517 10	3
3,842,206 98	1,570,444 56	1,932,375 00	22,114,292 81	4
2,547,403 42	—	1,918,104 42	15,425,780 32	5
22,000 00	—	120,000 00	60,500 00	6
—	—	—	1,000,158 33	7
54,250 00	—	—	—	8
—	—	1,000,000 00	—	9
2,095,605 23	600,885 57	60,090 44	16,378,949 80	10
2,163,124 72	904,745 07	3,364,022 13	18,774,464 20	11
739,781 26	848,321 44	2,131,815 37	16,218,043 00	12
737,851 35	2,137,870 81	2,445,818 94	28,124,780 63	13
1,862 91	5,869 87	3,297 82	35,621 73	14
245,464 56	86,732 29	128,664 30	1,765,879 06	15
—	—	—	—	16
—	—	24,280 00	455,947 95	17
3,273 57	—	13,331 48	135,600 06	18
56,594 20	—	1,580 69	426,951 37	19
—	31,492 54	19,796 55	33,658 93	20
\$14,117,818 50	\$7,078,420 54	\$14,836,550 86	\$134,707,959 67	
No Trust Department	No Trust Department	No Trust Department	\$733,231 92	21
			1,531,837 56	22
			5,502,539 67	23
			35,943 77	24
			45,428 00	25
			—	26
			70,613 91	27
			473,714 56	28
			144,039 52	29
			1,266 75	30
			400,055 12	31
			\$8,938,670 78	32

<sup>1</sup> Before merger.

		WILMINGTON
LIABILITIES		COMMERCIAL BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$3,199,099 95
2	Time deposits of individuals, partnerships and corporations . . . . .	838,707 01
3	Savings deposits . . . . .	1,706,100 45
4	Club deposits . . . . .	7,601 00
5	Deposits of U. S. Government . . . . .	80,720 78
6	Deposits of states, counties and municipalities . . . . .	1,571,467 56
7	Deposits of banks . . . . .	45,673 47
8	Other deposits (certified, officers' checks, etc.) . . . . .	91,509 36
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	91,405 93
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	96,845 33
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	500,000 00
18	Surplus . . . . .	250,000 00
19	Guaranty fund . . . . .	17,219 00
20	Undivided profits . . . . .	325,077 81
21	Other capital reserves . . . . .	83,520 02
22	Total . . . . .	<b>\$8,904,947 67</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 3, 1961
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 1-July 1
33	Number of real estate loans . . . . .	32
34	Average real estate loan . . . . .	\$21,603 61
35	Average rate on real estate loans . . . . .	5.10
36	Percentage of real estate loans to savings deposits . . . . .	40.52
<b>Period, December 31, 1966 to December 31, 1967</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$51,603 00
39	Amount of deposits . . . . .	\$1,766,840 92
40	Amount of withdrawals . . . . .	\$1,614,270 40
41	Net increase . . . . .	\$204,173 52
42	Number of deposits . . . . .	15,528
43	Number of withdrawals . . . . .	9,222
44	Number of accounts opened . . . . .	1,111
45	Number of accounts closed . . . . .	702
46	Net increase in number of accounts . . . . .	409
47	Number of accounts, December 31, 1967 . . . . .	4,332

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY <sup>1</sup>	GUARANTY BANK & TRUST COMPANY	
\$6,160,915 73	\$2,464,913 58	\$6,953,687 16	\$62,764,531 99	1
658,150 76	378,645 55	2,464,250 00	7,269,541 20	2
3,304,457 44	2,538,474 56	1,241,034 58	38,777,190 41	3
24,866 00	26,107 50	18,701 00	487,169 00	4
150,593 68	51,872 14	309,701 91	1,983,690 22	5
1,427,430 45	608,683 12	942,563 31	2,331,629 24	6
369,306 34	24,590 98	87,066 17	1,714,571 65	7
94,261 66	133,045 23	1,101,077 61	3,954,360 59	8
—	—	—	—	9
61,432 45	146,486 97	24,280 00	455,947 95	10
127,854 34	—	319,463 95	4,329,838 58	11
—	—	39,034 86	267,307 90	12
426,119 60	—	7,089 76	273,698 09	13
—	—	—	—	14
—	—	—	—	15
200,000 00	300,000 00	525,000 00	2,402,460 00	16
700,000 00	175,000 00	275,000 00	2,076,024 00	17
200,000 00	27,600 00	11,700 00	993,000 00	18
54,525 54	95,204 16	315,025 17	2,492,966 60	19
157,904 51	107,796 75	201,873 38	2,134,029 25	20
\$14,117,818 59	\$7,078,420 54	\$14,836,550 86	\$134,707,959 67	21
No Trust Department	No Trust Department	No Trust Department	\$8,911,940 68	22
			26,730 10	23
			—	24
			—	25
			—	26
			\$8,938,670 78	27
			\$22,218,938 14	28
			—	29
Mar. 27, 1918	Feb. 15, 1960	May 18, 1956	Apr. 1, 1930	30
Date of Deposit	Monthly on 1st	Date of Deposit	Date of Deposit	31
Quarterly 1st Mon.*	Jan. 2–July 1	Quarterly on 1st†	Apr. 1–Oct. 1	32
146	57	5	1,638	33
\$14,361 54	\$10,541 85	\$12,018 89	\$10,001 61	34
5.50	6.12	6.00	5.94	35
63.45	23.67	4.84	42.25	36
4.00	4.00	4.00	4.00	37
\$111,810 17	\$82,757 83	\$45,395 83	\$1,774,882 77	38
\$3,346,576 17	\$1,915,283 79	\$1,380,313 12	\$56,541,432 43	39
\$2,742,759 80	\$1,803,455 21	\$1,195,895 20	\$53,776,757 62	40
\$715,626 54	\$194,586 41	\$229,813 75	\$4,539,557 58	41
7,140	14,806	7,685	127,222	42
4,819	9,607	4,877	84,791	43
410	831	725	7,266	44
318	697	546	5,703	45
92	134	179	1,563	46
2,187	4,183	1,523	37,980	47

\*Jan.–Apr.–July–Oct.

†Mar.–June–Sept.–Dec.

<sup>1</sup> Before merger.



# STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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## STATEMENT No. 1

AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS  
OF TRUST COMPANIES  
(In thousands)

No. Trust Companies Reporting	68	70	% of Total Assets	
	Dec. 31, 1967	Dec. 31, 1966	Dec. 31, 1967	Dec. 31, 1966
<i>Assets</i>				
Cash, clearing and cash items in the process of collection . . . . .	\$229,008	\$216,543	6.63	7.37
Balances with banks . . . . .	297,242	271,292	8.60	9.24
U. S. Government obligations, direct and fully guaranteed . . . . .	509,035	419,633	14.73	14.29
State, county and municipal obligations . . . . .	426,552	277,100	12.34	9.43
Other bonds, notes and debentures . . . . .	3,939	2,964	.11	.10
Securities of Federal Agencies and Corporations not guaranteed by U.S. . . . .	36,607	14,281	1.06	.49
Corporate stocks . . . . .	9,027	8,966	.26	.30
Federal funds sold . . . . .	62,320	31,630	1.80	1.08
Real estate loans . . . . .	399,900	357,299	11.57	12.16
Collateral loans . . . . .	382,865	362,603	11.08	12.34
Unsecured loans . . . . .	633,720	541,885	18.33	18.45
Installment loans . . . . .	382,394	353,415	11.06	12.03
Overdrafts . . . . .	2,832	1,637	.08	.06
Banking house, vaults, furniture and fixtures . . . . .	52,813	51,408	1.53	1.75
Other real estate owned, etc., directly or indirectly . . . . .	878	618	.03	.02
Customers' liability on acceptances outstanding . . . . .	3,929	8,093	.11	.28
Prepaid expenses . . . . .	2,774	1,649	.08	.06
Interest accrued but not collected . . . . .	12,737	9,236	.37	.31
Other assets . . . . .	7,983	7,025	.23	.24
<b>TOTAL</b> . . . . .	<b>\$3,456,555</b>	<b>\$2,937,297</b>	<b>100.00</b>	<b>100.00</b>
<i>Liabilities and Capital</i>				
			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations . . . . .	\$1,634,096	\$1,451,834	47.28	49.43
Time deposits of individuals, partnerships and corporations . . . . .	258,586	163,052	7.48	5.55
Saving deposits . . . . .	561,731	483,534	16.25	16.46
Club deposits . . . . .	4,889	4,460	.14	.15
Deposits of U. S. Government (Including Postal Savings) . . . . .	51,226	42,827	1.48	1.46
Deposits of states, counties and municipalities . . . . .	280,335	189,622	8.11	6.45
Deposits of banks . . . . .	139,578	114,157	4.04	3.89
Other deposits (certified, officers' checks, etc.) . . . . .	68,926	61,486	2.00	2.09
Bills payable . . . . .	600	335	.02	.01
Acceptances executed by or for account of this trust company . . . . .	3,929	8,118	.11	.28
Income collected not earned . . . . .	38,076	35,244	1.10	1.20
Accrued for taxes, interest, expenses, etc. . . . .	18,823	16,924	.54	.58
Federal funds purchased . . . . .	6,300	6,406	.18	.22
Other liabilities . . . . .	75,992	63,856	2.20	2.17
Capital notes and debentures . . . . .	1,425	1,500	.04	.05
Capital Stock, Preferred . . . . .	200	200	.01	.01
Capital Stock, Common . . . . .	81,090	78,708	2.34	2.68
Surplus . . . . .	108,564	105,604	3.14	3.59
Guaranty Fund . . . . .	19,800	18,771	.57	.64
Undivided profits <sup>1</sup> . . . . .	57,058	50,737	1.65	1.73
Preferred stock retirement fund . . . . .	—	—	—	—
Other capital reserves <sup>2</sup> . . . . .	45,421	39,922	1.32	1.36
<b>TOTAL</b> . . . . .	<b>\$3,456,555</b>	<b>\$2,937,297</b>	<b>100.00</b>	<b>100.00</b>
Number of commercial depositors . . . . .	693,691	653,397	—	—
Number of savings depositors . . . . .	585,348	553,269	—	—

Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

<sup>2</sup> Includes valuation reserves (1967) \$36,169; (1966) \$31,090.

**STATEMENT No. 2**  
**AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS**  
**OF TRUST COMPANIES**  
(In thousands)

No. Trust Companies Reporting	34 Dec. 31, 1967	33 Dec. 31, 1966	% of Total Assets	
			Dec. 31, 1967	Dec. 31, 1966
<i>Assets</i>				
Government, state and municipal bonds . . . . .	\$943,195	\$944,799	19.19	20.63
Other bonds . . . . .	1,075,705	1,031,070	21.88	22.51
Stocks . . . . .	2,510,896	2,244,148	51.08	48.99
Loans on real estate . . . . .	113,017	105,827	2.29	2.31
Other loans . . . . .	56,625	65,930	1.15	1.44
Real estate by foreclosure, etc. . . . .	113	99	.02	.01
Real estate owned . . . . .	27,076	24,810	.55	.54
Deposits subject to check . . . . .	66,935	71,138	1.36	1.55
Other bank deposits . . . . .	95,591	71,270	1.94	1.55
Tangible personal property . . . . .	1,599	1,737	.03	.04
Other assets . . . . .	25,206	19,900	.51	.43
TOTAL . . . . .	\$4,915,958	\$4,580,728	100.00	100.00
<i>Liabilities</i>				
As trustee, executor, administrator, etc. . . . .	\$4,876,723	\$4,543,477	99.20	99.19
Income . . . . .	38,579	36,660	.79	.80
Earnings not transferred to the banking department . . . . .	—	—	—	—
Other liabilities . . . . .	656	591	.01	.01
TOTAL . . . . .	\$4,915,958	\$4,580,728	100.00	100.00

**HELD AS AGENT, CUSTODIAN, ETC.**

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	28	\$4,205,061
December 31, 1961	28	\$5,053,319
December 31, 1962	28	\$4,306,725
December 31, 1963	27	\$4,933,571
December 31, 1964	26	\$5,295,978
December 31, 1965	26	\$6,001,228
December 31, 1966	26	\$6,830,996
December 31, 1967	27	\$7,727,899

**HELD AS CORPORATE AGENT OR TRUSTEE**

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429
December 31, 1962	12	\$514,358
December 31, 1963	9	\$479,388
December 31, 1964	8	\$470,795
December 31, 1965	7	\$475,985
December 31, 1966	7	\$507,208
December 31, 1967	7	\$462,611



## STATEMENT

## COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART-

[Amounts shown in thousands.]

## Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Securities of Federal Agencies and Corporations Not Guaranteed by U. S.	Corporate Stock	Federal Funds Sold	Real Estate Loans
1958	60	\$153,523	\$226,539	\$589,942	\$136,789	\$27,482	—	\$4,513	—	\$180,263
1959	62	126,386	211,256	504,273	135,460	17,978	—	4,325	—	187,006
1960	65	134,162	215,360	498,253	139,548	11,098	—	4,666	—	200,699
1961	66	190,495	223,565	538,206	158,277	10,647	—	5,269	—	225,509
1962	67	202,537	250,633	543,944	168,761	11,223	—	5,730	—	247,698
1963	67	193,155	221,127	528,277	203,955	18,271	—	6,060	—	266,998
1964	64	189,166	244,158	473,303	213,263	24,338	—	5,949	—	292,239
1965	66	195,359	257,271	471,349	221,086	27,911	—	8,712	—	331,366
1966	70	216,543	271,292	419,633	277,100	2,964	\$14,281	8,966	\$31,630	357,299
1967	68	229,008	297,242	509,055	426,552	3,939	36,607	9,027	62,320	399,900

## Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1958	60	\$1,186,373	\$3,397	\$248,588	\$2,782	\$39,586	\$127,745	\$91,638	\$52,863	\$300	\$2,571
1959	62	1,106,654	4,496	258,314	2,838	40,945	135,320	73,073	50,452	650	3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	3,416	978
1966	70	1,451,834	163,052	483,534	4,460	42,827	189,622	114,157	61,486	335	8,118
1967	68	1,634,096	258,586	561,731	4,889	51,226	280,335	139,578	68,926	600	3,929

## No. 3

## MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1958 TO 1967, INCLUSIVE

[Amounts shown in thousands.]

## Assets

Collateral Loans	Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$219,032	\$257,475	\$154,121	\$26,670	\$109	\$2,541	\$1,459	\$5,601	\$2,717	\$1,988,776	1958
230,793	281,873	164,974	26,824	142	3,165	1,319	5,077	2,716	1,903,567	1959
259,539	273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
286,624	335,116	194,426	32,473	68	1,053	1,658	5,629	2,903	2,211,928	1961
304,956	361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
295,903	396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
345,839	408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
373,410	471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965
362,603	543,542	353,415	51,408	618	8,093	1,649	9,236	7,025	2,937,297	1966
382,865	636,552	382,394	52,813	878	3,929	2,774	12,737	7,983	3,456,555	1967

## Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Federal Funds Purchased	Other Liabilities	Capital Notes and Debentures	Capital Stock Preferred	Capital Stock Common	Surplus	Guaranty Fund	Un-divided Profits <sup>1</sup>	Pre-ferred Stock Retirement Funds	Other Capital Reserves <sup>2</sup>	Total	YEAR
\$12,792	\$15,219	—	\$9,339	—	\$200	\$50,942	\$70,681	\$11,977	\$33,239	—	\$28,544	\$1,988,776	1958
14,703	10,448	—	12,108	—	200	49,063	67,772	12,063	35,578	—	24,818	1,903,567	1959
15,531	17,307	—	18,401	—	200	54,091	70,421	12,504	33,753	—	27,894	1,951,995	1960
7,716	15,057	—	22,252	—	200	60,911	83,291	13,839	37,042	—	31,720	2,211,928	1961
21,855	14,975	—	32,533	—	200	65,452	84,528	14,921	41,682	—	33,068	2,370,799	1962
23,061	16,161	—	33,713	—	200	67,371	93,519	16,046	38,932	—	33,743	2,424,784	1963
26,231	15,314	—	47,258	—	200	71,488	94,496	16,066	42,711	—	36,097	2,524,174	1964
30,765	16,418	—	54,147	—	200	75,268	99,256	16,895	48,975	—	38,770	2,736,073	1965
35,244	16,924	\$6,406	63,856	\$1,500	200	78,708	105,604	18,771	50,737	—	39,922	2,937,297	1966
38,076	18,823	6,300	75,992	1,425	200	81,000	108,564	19,800	57,058	—	45,421	3,456,555	1967

<sup>1</sup> Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.<sup>2</sup> Includes valuation reserves.

## STATEMENT

## COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1958	40	\$680,453	\$540,592	\$1,189,037	\$19,321	\$5,381	—	\$29,060
1959	38	765,066	582,427	1,262,546	25,523	4,495	—	27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	\$3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890
1966	33	944,799	1,031,070	2,244,148	105,827	65,930	99	24,810
1967	34	943,195	1,075,705	2,510,896	113,017	56,625	113	27,076

No. 4

## OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1958 TO 1967, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$62,406	\$24,330	\$15,484	\$2,566,064	\$2,540,050	\$25,726	\$288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965
71,138	71,270	21,637	4,580,728	4,543,477	36,660	591	1966
66,935	95,591	26,805	4,915,958	4,876,723	38,579	656	1967

\*Includes Executor, Administrator, etc.

## STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL  
ACCOUNTS OF TRUST COMPANIES

## BANKING DEPARTMENT

[Cents omitted]	1967	1966	1965	1964	1963
1 CURRENT OPERATING EARNINGS	\$109,292,410	\$97,795,589	\$80,514,660	\$70,856,815	\$65,673,164
a Interest and discount on loans	19,275,169	17,335,626	15,233,908	15,909,615	15,699,057
b Interest on U. S. Government obligations	13,818,863	10,161,454	8,121,481	6,824,791	5,739,417
c Interest and dividends on other securities	3,361,100	2,575,568	2,306,707	2,071,037	1,891,082
d Commissions and exchange	12,014,118	10,914,884	10,054,000	9,494,638	9,021,969
e Service charges	1,198,779	1,153,609	1,028,258	982,027	967,459
f Safe deposit rentals	2,095,699	2,124,038	1,377,530	1,731,569	2,048,884
g Bank building income	51,672	67,049	42,369	16,812	16,855
h Income from other real estate owned	35,193,188	33,486,216	30,668,466	27,875,873	25,921,320
i Trust department	3,972,568	2,588,335	1,501,252	1,205,509	788,338
j Other current operating earnings					
k Gross current operating earnings	\$200,273,566	\$178,202,368	\$150,848,631	\$136,968,686	\$127,767,545
2 CURRENT OPERATING EXPENSES					
a Salaries	\$55,116,722	\$50,095,267	\$46,251,432	\$43,677,998	\$41,715,356
b Taxes, other than income and real estate	2,611,763	2,375,361	2,006,577	2,103,705	1,961,811
c Expense of occupancy and maintenance of banking quarters	14,440,407	13,607,751	11,267,709	10,988,002	11,130,799
d Expense allocable to other real estate owned	42,539	54,235	29,641	15,550	21,278
e Interest on savings deposits	19,998,485	16,671,649	12,822,337	10,651,435	9,712,010
f Interest on time deposits	15,160,314	8,662,738	5,169,121	3,289,330	2,333,795
g Interest and discount on borrowings	748,095	966,322	584,411	590,143	216,230
h Other current operating expenses	41,124,039	36,468,249	28,329,225	25,189,588	22,961,785
i Total current operating expenses	\$149,242,364	\$128,901,575	\$106,460,453	\$96,505,751	\$89,953,064
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)	\$51,031,202	\$49,300,793	\$44,388,178	\$40,462,935	\$37,814,481
4 LESS: TAXES ON NET INCOME					
a Federal	\$11,399,967	\$11,439,163	\$12,709,539	\$12,866,507	\$12,756,631
b State	3,941,143	3,280,547	2,796,103	2,635,239	2,511,569
c Total income taxes	\$15,341,110	\$14,719,710	\$15,505,642	\$15,501,746	\$15,268,200
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$35,690,092	\$34,581,083	\$28,882,536	\$24,961,189	\$22,546,281
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$1,116,541	\$271,493	\$690,731	\$832,511	\$1,090,306
b Profits on real estate owned by foreclosure, etc.	—	6,137	—	8,544	1,656
c Profits on other assets	100,077	44,104	10,597	26,838	38,476
d Recoveries on loans	230,463	103,515	154,677	169,858	71,667
e Recoveries on securities	220,240	262,672	1,858,441	1,525,842	221,850
f All other recoveries	732,460	1,392,346	2,428,964	1,393,011	1,213,235
g Total profits and recoveries	\$2,399,781	\$2,080,267	\$5,143,410	\$3,956,604	\$2,637,190
7 SUBTOTAL (5 plus 6g)	\$38,089,873	\$36,661,350	\$34,025,946	\$28,917,793	\$25,183,471
8 LOSSES AND CHARGE-OFFS					
a On loans	\$8,530,276	\$8,181,767	\$5,260,310	\$4,441,133	\$3,438,225
b On securities	945,575	4,048,929	2,237,674	570,304	1,043,204
c On real estate owned by foreclosure, etc.	1,800	36,161	31,062	7,722	15,951
d All other losses and charge-offs	1,542,291	2,527,098	1,773,221	2,125,639	2,268,505
e Total losses and charge-offs	\$11,019,942	\$14,793,955	\$9,302,267	\$7,144,798	\$6,765,885
9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)	\$27,069,931	\$21,867,395	\$24,723,679	\$21,772,995	\$18,417,586
10 CASH DIVIDENDS DECLARED	14,895,957	14,243,729	12,765,290	11,269,668	10,762,642
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$12,173,974	\$7,623,666	\$11,958,389	\$10,503,327	\$7,654,944
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$735,152	\$1,983,373	\$1,959,776	\$1,501,912	\$1,408,520
c Premiums on new capital sold	\$2,191,194	1,985,527	2,405,835	1,701,887	1,822,436
d Contributions to capital	—	157,500	220,000	878,168	231,250
e Capital notes and debentures	—	1,500,000	—	—	—
f Total other additions to capital account	\$2,926,346	\$5,626,400	\$4,585,611	\$4,081,967	\$3,462,206
13 SUBTOTAL (11 plus 12f)	\$15,100,320	\$13,250,066	\$16,544,000	\$14,585,294	\$11,117,150
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	\$907,175	—	—	\$962,600	\$700,000
c Premiums on capital retired	1,246,748	—	—	3,096,517	1,265,947
d Total other deductions from capital	\$2,153,923	—	—	\$4,059,117	\$1,965,947
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$12,946,397	\$13,250,066	\$16,544,000	\$10,526,177	\$9,151,203
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR <sup>1</sup>	264,352,743	251,102,677	234,558,677	224,032,500	214,881,297
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR <sup>1</sup>	\$277,299,140	\$264,352,743	\$251,102,677	\$234,558,677	\$224,032,500

<sup>1</sup> Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.





STATEMENT  
COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES  
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND
									Loans
1958	60	\$89,232	\$107	\$5,221	\$69,453	\$14,451	\$6,745	\$1,659	\$2,170
1959	62	93,745	128	5,807	65,367	22,443	349	3,554	2,053
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260
1966	70	178,202	8,663	16,672	103,566	34,581	321	1,759	8,182
1967	68	200,273	15,160	19,998	114,084	35,690	1,217	1,183	8,530

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF  
YEARS 1958 TO 1967, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period <sup>1</sup>	YEAR
Securities	All Other							
\$2,310	\$2,582	\$15,793	\$4,363	\$7,800	\$4,526	\$7,830	\$174,413	1958
9,937	1,947	12,409	3,409	7,877	11,112	3,171 <sup>2</sup>	171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965
4,049	2,563	21,867	5,626	14,244	—	13,250	264,353	1966
946	1,544	27,070	2,926	14,896	2,154	12,946	277,299	1967

<sup>1</sup> Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

<sup>2</sup> Decrease.

STATEMENT No. 7  
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1958 . . . . .	496,695	416,896	913,591
December 31, 1959 . . . . .	476,171	424,868	901,039
December 31, 1960 . . . . .	485,152	433,113	918,265
December 31, 1961 . . . . .	510,791	443,932	954,723
December 31, 1962 . . . . .	545,039	469,872	1,014,911
December 31, 1963 . . . . .	564,549	471,080	1,035,629
December 31, 1964 . . . . .	581,691	469,583	1,051,274
December 31, 1965 . . . . .	615,959	507,366	1,123,325
December 31, 1966 . . . . .	653,397	553,269	1,206,666
December 31, 1967 . . . . .	693,691	585,348	1,279,039

STATEMENT No. 8  
DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1967 TO DECEMBER 31,  
1967, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES  
(CLUB DEPOSITS EXCLUDED)

Deposits during year 2,333,966 . . . . .	\$483,873,752 61
Dividends paid during year . . . . .	19,901,588 72
	\$503,775,341 33
Withdrawals during year 1,269,200 . . . . .	421,100,275 47
	\$82,675,065 86
Deposits withdrawn from system:	
Merger of County Bank and Trust Company, Cambridge with Somerville National Bank, Somerville, under title of The County Bank N.A. (4,826 accounts) . . . . .	\$3,681,575 35
Merger of First Bank and Trust Company of Needham with South Shore National Bank, Quincy (1,351 accounts) . . . . .	795,882 29
	4,477,457 64
Increase . . . . .	\$78,197,608 22
Total deposits December 31, 1966 (number of accounts 553,269; average of each \$873.96) .	\$483,533,581 16
Total deposits December 31, 1967 (number of accounts 585,348; average of each \$959.65) .	\$561,731,189 38

## STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING  
DECEMBER 31, 1967

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958
1.00 or less . . . . .	1	1	1	1	1	3	5	7	7	3
1.01 to 1.25 . . . . .	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50 . . . . .	—	—	—	—	—	1	—	—	—	—
1.51 to 1.75 . . . . .	—	—	—	—	—	—	—	—	—	—
1.76 to 2.00 . . . . .	—	—	—	—	—	—	3	5	13	25
2.01 to 2.25 . . . . .	—	—	—	—	—	—	2	3	8	2
2.26 to 2.50 . . . . .	—	—	—	—	2	4	4	11	7	13
2.51 to 2.75 . . . . .	—	—	—	1	—	1	2	4	5	2
2.76 to 3.00 . . . . .	5	10	21	35	40	39	47	32	17	10
3.01 to 3.25 . . . . .	—	—	—	3	1	5	—	—	—	—
3.26 to 3.50 . . . . .	—	1	7	12	8	8	—	—	—	—
3.51 to 3.75 . . . . .	—	1	2	—	—	3	—	—	—	—
3.76 to 4.00 . . . . .	56	48	21	—	—	—	—	—	—	—
3.00 to 4.00 (variable) . . .	3	5	11	9	9	—	—	—	—	—
	65	66	63	61	61	64	63	62	57	55
Average Div. Rate . . . . .	3.85	3.76	3.45	3.16	3.10	2.93	2.82	2.72	2.49	2.29

## STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS IN REAL  
ESTATE LOANS OF TRUST COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1967

Average Rate on Real Estate Loans . . . . .	5.89
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STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS  
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea . . . . .	\$49,942 42	\$273,530 09	\$196,472 54
2	North Shore Bank and Banking Co. (Lynn) . . . . .	114,413 44	521,271 24	297,785 37
3	New Bedford Morris Plan Co., The . . . . .	34,577 68	649,610 92	248,252 08
	Totals . . . . .	\$198,933 54	\$1,444,412 25	\$742,509 99

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment Certificates*	Income Collected not Earned
1	Morris Plan Bank and Banking Co. of Chelsea . . . . .	—	—	\$4,160,778 59	\$287,123 32
2	North Shore Bank and Banking Co. (Lynn) . . . . .	\$1,169,269 92	\$64,705 03	1,436,051 28	333,868 78
3	New Bedford Morris Plan Co., The . . . . .	—	—	5,551,830 82	262,626 40
	Totals . . . . .	\$1,169,269 92	\$64,705 03	\$11,148,660 69	\$883,618 50

\* Includes Investment Certificates Pledged, \$214,445.73.

No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A  
1967

Loans†	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
\$4,694,420 99	—	\$30,893 35	\$29,800 93	\$1,626 10	\$32,608 59	\$5,309,295 01	1
3,833,160 95	\$313 01	21,971 65	1,523 69	606 26	20 00	4,791,065 61	2
5,667,384 57	—	57,150 43	27,386 42	4,773 00	11,299 10	6,700,434 20	3
\$14,194,966 51	\$313 01	\$110,015 43	\$58,711 04	\$7,005 36	\$43,927 69	\$16,800,794 82	

Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves‡	Totals	
\$106,257 77	\$5,993 86	\$100,000 00	\$581,506 49	\$67,634 98	\$5,309,295 01	1
92,160 10	—	100,000 00	1,531,286 99	63,723 51	4,791,065 61	2
163,982 73	12,607 64	100,000 00	556,967 98	52,418 63	6,700,434 20	3
\$362,400 60	\$18,601 50	\$300,000 00	\$2,669,761 46	\$183,777 12	\$16,800,794 82	

† Net of deposits on installment loans hypothecated, \$3,723,253.22.

‡ Includes valuation allowances, \$63,723.51.

## STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL  
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF  
GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1967	1966	1965	1964	1963
<b>1 CURRENT OPERATING EARNINGS</b>					
a Interest and discount on loans . . . . .	\$1,227,474	\$1,137,044	\$1,060,147	\$876,409	\$699,132
b Interest on U.S. Government obligations . . . . .	34,669	31,247	35,262	16,449	17,047
c Interest and dividends on other securities . . . . .	—	1,239	1,287	5,496	3,854
d Service and investigation charges . . . . .	597,030	633,795	574,990	507,683	415,424
e Fines . . . . .	39,168	19,527	22,201	23,565	26,890
f Life insurance commissions . . . . .	12,895	11,195	11,495	2,296	6,175
g Bank building income . . . . .	—	—	1,390	1,390	1,380
h Income from other real estate owned . . . . .	—	—	—	—	—
i Other current operating earnings . . . . .	9,099	6,720	13,813	17,132	9,699
j Gross current operating earnings . . . . .	\$1,920,335	\$1,840,767	\$1,720,585	\$1,450,420	\$1,179,601
<b>2 CURRENT OPERATING EXPENSES</b>					
a Salaries, wages, directors' fees, etc. . . . .	\$375,040	\$347,505	\$305,619	\$267,516	\$225,936
b Taxes, other than income and real estate . . . . .	22,047	22,596	17,739	14,202	12,101
c Expenses of occupancy and maintenance of banking quarters . . . . .	81,700	78,186	67,774	66,462	58,129
d Expenses allocable to other real estate owned . . . . .	—	—	—	—	—
e Interest on certificate funds . . . . .	503,556	465,235	373,548	285,910	205,016
f Interest and discount on borrowing . . . . .	—	—	—	2,151	86
g Other current operating expenses . . . . .	329,772	341,552	301,432	254,339	207,986
h Total current operating expenses . . . . .	\$1,312,115	\$1,255,074	\$1,066,112	\$890,580	\$709,254
<b>3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)</b>	\$608,220	\$585,693	\$654,473	\$559,840	\$470,347
<b>4 LESS: TAXES ON NET INCOME</b>					
a Federal . . . . .	\$184,411	\$189,473	\$201,480	\$171,528	\$168,020
b State . . . . .	43,289	41,710	43,222	39,547	31,323
c Total income taxes . . . . .	\$227,700	\$231,183	\$244,702	\$211,075	\$199,343
<b>5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)</b>	\$380,520	\$354,510	\$409,771	\$348,765	\$271,004
<b>6 PROFITS ON ASSETS SOLD AND RECOVERIES</b>					
a Profits on sale of securities . . . . .	—	\$9,906	\$43,526	—	—
b Profits on other assets sold . . . . .	—	—	—	—	—
c Recoveries on loans . . . . .	\$8,347	8,063	11,571	\$28,156	\$50,736
d Recoveries on securities . . . . .	—	—	—	—	—
e All other recoveries . . . . .	—	—	11,573	7,433	—
f Total profits and recoveries . . . . .	\$8,347	\$17,969	\$66,670	\$35,589	\$50,736
<b>7 SUBTOTAL (5 and 6f)</b>	\$388,867	\$372,479	\$476,441	\$384,354	\$321,740
<b>8 LOSSES AND CHARGE-OFFS</b>					
a On loans . . . . .	\$126,088	\$79,246	\$86,103	\$49,191	\$86,802
b On securities . . . . .	—	1,476	—	—	2,286
c All other losses and charge-offs . . . . .	190	398	548	47,516	2,802
d Total losses and charge-offs . . . . .	\$126,278	\$81,120	\$86,651	\$96,707	\$91,890
<b>9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)</b>	\$262,589	\$291,359	\$389,790	\$287,647	\$229,850
<b>10 DIVIDENDS DECLARED</b>					
a On Preferred Stock . . . . .	—	—	—	—	—
b On Common Stock . . . . .	—	—	\$100,000	—	\$5,000
c Total dividends paid . . . . .	—	—	\$100,000	—	\$5,000
<b>11 NET PROFITS AFTER DIVIDENDS (9 less 10c)</b>	\$262,589	\$291,359	\$289,790	\$287,647	\$224,850
<b>12 OTHER ADDITIONS TO CAPITAL ACCOUNT</b>					
a Preferred capital sold (par value) . . . . .	—	—	—	—	—
b Common capital sold (par value) . . . . .	—	—	—	—	\$50,000
c Premiums on new capital sold . . . . .	—	—	—	—	20,000
d Contributions to capital . . . . .	—	—	\$100,000	—	22,723
e Total other additions to capital account . . . . .	—	—	\$100,000	—	\$92,723
<b>13 SUBTOTAL (11 and 12e)</b>	\$262,589	\$291,359	\$389,790	\$287,647	\$317,573
<b>14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT</b>					
a Preferred capital retired (par value) . . . . .	—	—	—	—	—
b Common capital retired (par value) . . . . .	—	—	—	—	—
c Premiums on capital retired . . . . .	—	—	—	—	—
d Total other deductions from capital account . . . . .	—	—	—	—	—
<b>15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)</b>	\$262,589	\$291,359	\$389,790	\$287,647	\$317,573
<b>16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR<sup>1</sup></b>	2,827,226	2,535,867	2,146,077	1,858,430	1,540,857
<b>17 TOTAL CAPITAL ACCOUNT AT END OF YEAR<sup>1</sup></b>	\$3,089,815	\$2,827,226	\$2,535,867	\$2,146,077	\$1,858,430

<sup>1</sup> Does not include valuation reserves carried in Capital Reserves on Statement 11.



## STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1967	1966	1965	1964	1963
Portugal and Azores					
Italy	\$318,526	\$306,173	\$256,808	\$221,994	\$227,494
Brazil	922,019	881,532	890,105	944,563	927,753
	11,158	25,366	19,713	12,129	12,602
All other countries	6,378	4,869	3,510	4,625	4,931
	\$1,258,081	\$1,217,940	\$1,170,136	\$1,183,311	\$1,172,780

## STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1967 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Guy and Hector Caiola	290 Hanover Street, Boston	Individual	May 6, 1965	\$893,156	\$15,000
Eugenia Cordaro	225 Hanover Street, Boston	Individual	Dec. 11, 1950	33,899	15,000
D/B/A T.T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	99,500	15,000
Edmund and Yvonne M. Farinha	434 Bay Street, Fall River	Corporation	March 2, 1946	118,729	15,000
John G. Lage Corporation	101 River Street, New Bedford	Corporation	July 19, 1911	112,797	15,000
Guilherme M. Luiz & Co., Inc.				\$1,258,081	

# THE MASSACHUSETTS COMPANY., INC.

70 Federal Street, Boston

Incorporated February 24, 1818 as Massachusetts Hospital Life Insurance Company

## Officers

Lawrence A. Sykes, *President*  
George C. Cutler, *Executive Vice President and Secretary*  
Richard Claybourne, *Vice President and Treasurer*  
Lee H. Hallowell, *Vice President*

Stephen D. Cutler, *Assistant Vice President*  
John E. Engdahl, *Controller*  
Richard A. Lutus, *Assistant Treasurer*  
Lois G. Pines, *Assistant Secretary*

## Directors

David Ames, J. B. Ames, G. C. Cutler, G. P. Gardner, H. R. Guild,  
A. P. Loring, John Lowell, L. A. Sykes, C. M. Williams,  
H. A. Wood, Jr.

## STATEMENT OF CONDITION, DECEMBER 31, 1967

Assets		Liabilities	
Cash on hand in banks . . . . .	\$ 117,085	Accounts payable:	
Commercial paper . . . . .	75,000	Purchase and redemption of fund	
U. S. Government securities . . . . .	304,186	shares . . . . .	\$2,266,066
Other bonds . . . . .	252,225	Other . . . . .	54,997
Stocks . . . . .	885,483	Accrued liabilities . . . . .	80,637
Investment in Massachusetts Fund . . . . .	208,018	Federal income tax . . . . .	217,677
Investment in subsidiaries . . . . .	607,495	Other liabilities . . . . .	359,289
Investment in affiliate . . . . .	809,135	Capital funds:	
Accounts receivable:		Capital stock . . . . .	\$1,050,000
Sale and redemption of fund		Capital surplus . . . . .	7,450
shares . . . . .	2,280,867	Earned surplus . . . . .	1,932,482
Other . . . . .	132,418		\$2,989,932
Furniture and fixtures . . . . .	91,252	Less—Treasury stock . . . . .	27,042
Other assets . . . . .	178,392		2,962,890
	<u>\$5,941,556</u>		<u>\$5,941,556</u>

# MASSACHUSETTS FUND

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

## STATEMENT OF CONDITION, DECEMBER 31, 1967

Assets		Liabilities	
Cash in banks . . . . .	\$ 180,779	Purchase of investment securities . . . . .	\$ 4,579,666
Commercial paper . . . . .	6,900,000	Accrued liabilities . . . . .	9,150
U. S. Government securities . . . . .	1,774,687	Capital funds:	
Other bonds . . . . .	33,225,770	Units of beneficial	
Securities of Federal Agencies and		interest	
Corporations . . . . .	8,029,158	(13,516,056) . . . . .	\$140,308,761
Stocks . . . . .	101,041,043	Capital gain	
Accounts receivable:		surplus . . . . .	7,969,495
Fund shares sold . . . . .	536,953	Undistributed	
Investments sold . . . . .	577,582	net income . . . . .	75,945
Accrued income receivable . . . . .	677,045		148,354,201
	<u>\$152,943,017</u>		<u>\$152,943,017</u>

# HOSPITAL LIFE TRUST

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

## STATEMENT OF CONDITION, DECEMBER 31, 1967

Assets		Liabilities	
Cash in banks . . . . .	\$ 1,375	Accrued expense payable . . . . .	\$ 2,738
Commercial paper . . . . .	20,000	Taxes payable . . . . .	43,070
U. S. Government securities . . . . .	150,491	Deposits by unit holders . . . . .	8,045
Other bonds . . . . .	469,998	Capital funds:	
Stocks . . . . .	469,577	Units of beneficial	
Accrued income receivable . . . . .	7,516	interest (8,640) . . . . .	\$199,820
Prepaid taxes . . . . .	3,000	Capital gain surplus . . . . .	863,067
	<u>\$1,121,957</u>	Undistributed net	
		income . . . . .	5,217
			1,068,104
	<u>\$1,121,957</u>		<u>\$1,121,957</u>



**BAYSTATE CORPORATION****77 Franklin Street, Boston**

Incorporated October 9, 1944

*Officers:* Philip Eiseman, *Chairman of the Board*; Richard Wengren, *President*;  
G. A. Hibbard, *Vice President and Treasurer*; W. M. Crozier, *Assistant Treasurer*;  
J. T. Noonan, *Secretary and Clerk*.

*Directors:* F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson, D. S. Greer, Richmond Lewis,  
J. T. Noonan, J. H. Orr, W. F. Pounds, P. H. Theopold, Richard Wengren.

**STATEMENT OF CONDITION, DECEMBER 31, 1967**

<b>Assets</b>		
Cash and due from banks . . . . .		\$ 484,965
Investments (at book value):		
Member banks . . . . .	\$73,588,569	
State and Municipal obligations . . . . .	99,625	
Non-banking affiliated companies . . . . .	100,000	
Certificates of deposits . . . . .	750,000	74,538,194
Other assets . . . . .		73,558
		<b>\$75,096,717</b>
<b>Liabilities</b>		
Dividend payable . . . . .		\$ 1,089,827
Accrued for taxes, interest, expenses, etc. . . . .		101,601
Deferred income . . . . .		27,894
Capital:		
Preferred stock . . . . .	\$ 53,550	
Common stock . . . . .	23,296,050	
Capital surplus . . . . .	37,101,174	
Earned surplus . . . . .	3,729,849	
Increase in underlying equity in member banks . . . . .	9,696,772	73,877,395
		<b>\$75,096,717</b>

**INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS**

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company . . . . .	\$ 10	50,000	44,905	\$ 1,213,430
Harvard Trust Company . . . . .	10	440,000	423,208	13,222,910
Lynn Safe Deposit & Trust Company . . . . .	100	3,000	2,900	1,482,861
Manufacturers National Bank of Bristol County . . . . .	10	37,000	29,677	1,160,690
Merchants National Bank of New Bedford . . . . .	10	110,000	102,948	4,578,182
Merrimack Valley National Bank, Haverhill . . . . .	20	43,750	41,778	2,451,121
Middlesex County National Bank . . . . .	10	300,000	283,573	10,490,792
Newton-Waltham Bank and Trust Company . . . . .	10	200,000	195,013	8,570,860
Norfolk County Trust Company . . . . .	10	500,000	474,863	13,148,510
The Union Market National Bank of Watertown . . . . .	10	125,000	117,952	3,601,528
Valley Bank and Trust Company . . . . .	10	292,500	286,622	13,010,538
Winchester Trust Company . . . . .	10	20,000	11,190	657,147
				<b>\$73,588,569</b>

## SHAWMUT ASSOCIATION, INC.

82 Devonshire Street, Boston

Incorporated December 30, 1964

Lawrence H. Martin, *Chairman of the Board*  
 John K. Benson, *President*  
 Leslie J. Scott, *Vice President and Treasurer*  
 Frederick W. Swasey, *Vice President*  
 D. Thomas Trigg, *Vice President*

*Officers*

Thomas J. Byrne, *Assistant Treasurer*  
 Benjamin A. Trustman, *Secretary and Clerk*  
 Edward F. Gibbons, *Assistant Treasurer*  
 Frances G. Giuffrida, *Assistant Treasurer*  
 Thomas R. Piper, *Assistant Treasurer and Assistant Secretary*

*Directors*

C. F. Avila, C. W. Bartlett, J. K. Benson, G. E. Brooking, Jr., G. F. Doriot, H. S. Geneen, E. M. Gordon,  
 F. T. Hammond, Jr., R. M. Jenney, R. V. Jones, A. S. Knowles, H. T. Marshall, L. M. Martin, K. H. Olsen,  
 J. N. Philips, D. B. Sinclair, B. E. Smith, L. P. Stack, C. H. Stocker, Jr., D. T. Trigg,  
 B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler.

## STATEMENT OF CONDITION, DECEMBER 31, 1967

## Assets

Cash and due from banks . . . . .	\$ 892,124
Investments:	
Member banks . . . . .	75,940,328
Marketable securities (at cost) . . . . .	4,349,992
Dividends and interest receivable . . . . .	147,666
Deferred charges . . . . .	95,260
	<u><u>\$81,425,370</u></u>

## Liabilities

Dividend payable . . . . .	\$ 906,000
Accounts payable and accrued expenses . . . . .	88,881
Federal income taxes . . . . .	201,000
Capital:	
Common stock . . . . .	\$ 7,550,000
Capital surplus . . . . .	32,531,119
Earned surplus . . . . .	40,148,370
	<u>80,229,489</u>
	<u><u>\$81,425,370</u></u>

## INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Shawmut Bank . . . . .	\$12 50	800,000	798,160	\$59,469,289
First County National Bank . . . . .	10 00	75,000	59,335	2,381,162
The County Bank, N.A. . . . .	10 00	160,000	123,719	3,562,831
Everett National Bank . . . . .	10 00	45,000	33,921	1,623,038
Lexington Trust Company . . . . .	10 00	50,000	36,488	1,524,440
Melrose Trust Company . . . . .	10 00	24,000	18,372	955,048
Needham National Bank . . . . .	10 00	30,000	16,610	738,678
Newton National Bank . . . . .	10 00	60,000	41,874	1,471,778
Merchants-Warren National Bank . . . . .	10 00	60,000	40,760	1,862,709
Wakefield Trust Company . . . . .	10 00	30,000	22,715	1,017,516
Waltham Citizens National Bank . . . . .	10 00	15,000	10,124	680,990
Winchester National Bank . . . . .	10 00	20,000	14,840	652,849
				<u><u>\$75,940,328</u></u>









**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**



Government Documents  
Collection

DEC 9 - 1969

University of Massachusetts

**ANNUAL REPORT**  
**OF THE**  
**COMMISSIONER OF BANKS**  
**FOR THE**  
*Year Ending April 30, 1968*

**SECTION A**  
**RELATING TO**  
**CO-OPERATIVE BANKS AND**  
**SAVINGS AND LOAN ASSOCIATIONS**



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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**  
STATE OFFICE BUILDING, GOVERNMENT CENTER  
100 CAMBRIDGE STREET, BOSTON

*Commissioner of Banks*  
FREYDA P. KOPLOW

*Deputy Commissioner of Banks*  
WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks*  
*and*  
*General Counsel*  
ROBERT J. MAIETTA

*Chief Director of Bank Examinations*  
ARTHUR B. MALONE

*Director of Co-operative Bank Examinations*  
DAVID J. COLEMAN

*Assistant Director of Co-operative Bank Examinations*  
ROBERT L. LYONS

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# The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS  
STATE OFFICE BUILDING, GOVERNMENT CENTER  
100 CAMBRIDGE STREET, BOSTON

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1968. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1967.

Respectfully submitted,

FREYDA P. KOPLOW  
*Commissioner of Banks*

## MASSACHUSETTS CO-OPERATIVE BANKS

*Fiscal Year Ending April 30, 1968*

While the fiscal year ending April 30, 1968 reflected a marked improvement over the chaotic conditions found in the money market during the fiscal year ending April 30, 1967, the twin evils of spiralling dividend demand and inordinate mortgage-money cost still persist in the home-financing field. Despite this economic turbulence, however, these mutual institutions have maintained their conservative pattern of growth, compatible earnings, and reserve integrity.

Asset expansion of one hundred and fifty-seven state-chartered co-operative banks in the Commonwealth has continued to record a well-ordered pattern of growth for the fiscal year ending in April 1968. While the pace of growth is not as spectacular as experienced in past years, this growth has still manifested a healthy and consistent performance in earnings and reserves. Aggregate assets revealed a dollar increase of \$102,436,300 during this twelve-month period, while total assets in the industry attained a new high of \$1,979,090,000. The current rate of percentage increase, 5.46%, reflects a comparable degree of asset growth experienced by the savings and loan industry on a nationwide basis.

Largest single asset component, real estate loans reached an aggregate total of \$1,634,770,500. The ratio of such mortgage loans to total assets is 82.59% and represents a comfortable dollar increase of \$71,881,800 over the previous year. Cumulative outstandings on personal loans, as of report date, disclose a dollar content of \$6,539,200, indicating a sharp dollar increase of \$1,860,100 over the previous comparable period.

During this report period, shareholder depository funds have continued their reasonable pattern of growth. In a period of competitive scramble for the depositor dollar, almost reaching a point of frantic activity, this conservative and continued growth is indicative of the co-operative bank contribution to the thrift and home-financing areas of public banking. Aggregate deposits totaled \$1,740,838,645 and reflects a net increase over the previous period in a dollar amount of \$87,524,451. The achievement of a 5.30% increase in deposit capital accumulations, measured against a near 4% increase reflected during the previous period, is particularly significant when measured in the face of intensified competition and the emergence of other avenues for investment of savings capital.

Unallocated reserve accounts, designed to meet loss contingencies, climbed to \$142,335,200, maintaining a percentage ratio of 8.18% to total share liability. Despite the rigidity of the money market during this period of reporting, together with its escalation of dividend and interest rates, the significance of this statistic lies in the fact that such protective reserves have continued to maintain a realistic relationship to share capital liability.

Reviewing the performance of co-operative banks during this reporting period, it is fair to assume that the co-operative bank segment of the banking economy still continues to serve the public adequately in the areas of thrift and home financing, despite the severely competitive conditions encountered in all areas of the banking industry. Year after year, co-operative bank growth has consistently expanded, and the keynote of its growth is found in its intelligent conservatism, capable of withstanding the vagaries of changing times.

## THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1968 the aggregate assets of this Corporation amounted to \$49,682,753. These assets are divided between the liquidity reserve fund, amounting to \$18,741,521 and the share insurance fund of \$30,941,232.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the

157 Co-operative Banks — namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss of savings of the account-holders of its member Banks. This Corporation, which has been in operation for thirty-six years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

### CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of the Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1968, the assets of this Association amounted to \$5,950,610. As of this date, there were 125 Banks which were members of this Association and 772 eligible employees.

### SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1967, these Associations had aggregate assets in the amount of \$3,821,119 representing an increase of \$187,049 during the fiscal year.

### LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS YEAR ENDING APRIL 30, 1968

<i>Acts of 1967</i>		
<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
210	G.L., c. 183, sec. 56	Authorizing banks to require the payment of certain charges by a mortgagor relative to mortgage loans insured by by FHA in the event of anticipatory repayment.
220	G.L., c. 167, sec. 12	Prohibiting banks from engaging in the business of a travel agency.
227	G.L., c. 170, sec. 24, subsecs. 3, 4, 4A	Authorizing the making of certain real estate loans in excess of \$30,000.
228	G.L., c. 170, new sec. 32A	Permitting the establishment and maintenance of safe deposit vaults and the leasing of safe deposit boxes.
280	G.L., c. 170, sec. 26, subsec. 3, new subsec. 3A	Limiting to two per cent of assets the amount which may be invested in stock of the Federal Home Loan Bank and authorizing the investment of up to two per cent of outstanding balances of real estate mortgages in the stock of the Federal National Mortgage Association.
305	C. 45 of the Acts of 1932, sec. 7; C. 73 of the Acts of 1934, sec. 3	Expanding the investment powers of the Co-operative Central Bank and its Share Insurance Fund.

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
306	C. 45 of the Acts of 1932, sec. 4	Authorizing the election by the board of directors of the Co-operative Central Bank of an executive vice president.
348	G.L., c. 167, sec. 58	Prohibiting banks from allocating periodic payments by mortgagors for taxes for purposes other than tax payments while allowing said monies to be invested in short-term obligations.
673	G.L., c. 140A, secs. 1, 5, 7	Further regulating the disclosure of finance charges in connection with certain credit transactions.
809	G.L., c. 167, sec. 58	Clarify the purposes for which amounts collected by banks for real estate taxes on properties mortgaged thereto may be used.
822	G.L., c. 255, secs. 13I, 13J	Relative to the procedure for the repossession and disposition of consumer goods where the debtor is in default.

#### *Acts of 1968*

73	C. 547 of the Acts of 1966, sec. 2	Extending the authority to pay supplemental or variable rates of dividends or interest on certain share and deposit accounts.
163	G.L., c. 170, sec. 26, par. 1	Increasing the amount which may be deposited or invested in certificates of deposit of certain banks.
164	G.L., c. 140, new sec. 100A; G.L., c. 175, sec. 134	Authorizing group credit accident and health insurance in connection with small loans.
184	G.L., c. 170, secs. 13, 17, 19, 25, 25A	Authorizing the establishment and maintenance of special notice accounts.
185	G.L., c. 170, sec. 24, subsec. 3A	Increasing to \$25,000 the amount a bank can lend on a ninety per cent of value real estate loan.
186	G.L., c. 170, sec. 23, subsec. 4	Increasing the authorized aggregate balance of principal of participation loans.
187	G.L., c. 170, sec. 26, subsec. 6	Increasing to \$3,500 the amount a bank can lend on a conventional home improvement loan.

The following Acts were approved by His Excellency, the Governor, subsequent to April 30, 1968, but are included for the purpose of complete legislative reporting as of the time of the printing of this document.

236	G.L., c. 170, sec. 26, subsec. 8	Increasing the maximum loan limit on personal loans to \$3,500.
267	G.L., c. 170, sec. 13, subsec. 3	Relative to the payment of interest on savings share accounts and special notice accounts.
354	G.L., c. 140A, sec. 1	Changing the formula used in computation in the truth-in-lending law.
394	G.L., c. 255, new sec. 12E	Limiting the liability of the owner of a credit card or other like credit device.
430	G.L., c. 168, secs. 47, 49	Relative to investments by certain banks in the capital stocks of commercial banks.

#### REGULATIONS

January 1, 1968 Regulations relative to the disclosure of finance charges or interest in certain credit transactions.



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
CO-OPERATIVE BANKS  
SHOWING  
LOCATIONS OF MAIN OFFICES AND BRANCHES  
NAMES OF OPERATING OFFICERS AND DIRECTORS  
AND  
MEMBERS OF THE SECURITY COMMITTEE

**ABINGTON****North Abington Co-operative Bank**  
6 Harrison AvenueDate of Incorporation, March 28, 1888  
Began Business, April 4, 1888

Monthly Bank Day: The first Wednesday of each month

Francis S. Murphy      Arthur G. Martell  
*President*                      *Executive Officer*Arthur G. Martell  
*Treasurer**Directors*

H. E. Cahill	A. G. Martell
R. J. Cotter	*F. S. Murphy
*S. W. Feener	†E. J. Orlosky
*J. C. Hohman	*M. L. Ripley
†J. Ingle	G. C. Sanderson
F. B. Irwin	L. G. Stoddard
†A. Lelyveld	

**ADAMS****Adams Co-operative Bank**  
83 Park StreetDate of Incorporation, December 17, 1895  
Began Business, March 10, 1896

Monthly Bank Day: The second Tuesday of each month

Edward H. Arnold      Richard M. Wagenknecht  
*President*                      *Executive Officer*Richard M. Wagenknecht      Arleigh A. Rancourt  
*Treasurer*                      *Assistant Treasurer**Directors*

E. H. Arnold	*W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	†F. L. Sweeney
†R. M. Hayden	†L. A. Turgeon
*G. J. Palmer	

**AMESBURY****The Amesbury Co-operative Bank**  
12 Market StreetDate of Incorporation, April 10, 1886  
Began Business, May 1, 1886

Monthly Bank Day: The last business day of each month

Edward W. Gould      Leslie C. Tuxbury  
*President*                      *Executive Officer*Leslie C. Tuxbury      George W. Merrill  
*Treasurer*                      *Assistant Treasurer**Directors*

E. W. Gould	†H. I. Main
*E. D. Hanley	†A. Richer
†R. K. Jackson	*L. C. Tuxbury
*G. C. Knight	†H. M. Watkins
*T. O. Lamprey	

**ARLINGTON****The Arlington Co-operative Bank**  
699 Massachusetts AvenueDate of Incorporation, October 30, 1889  
Began Business, November 14, 1889

Monthly Bank Day: The second Tuesday of each month

R. Curtis Hamilton      R. Curtis Hamilton  
*President*                      *Executive Officer*Don G. Bartlett      Richard D. Pochini  
*Treasurer*                      *Assistant Treasurer**Directors*

†N. G. Anderson	*D. K. Irwin
D. G. Bartlett	W. D. Israel
D. J. Buckley, Jr.	*A. Allen Kimball
W. T. Chamberlain	†W. K. Tee
†K. E. Gott	A. W. Wunderly
*R. C. Hamilton	A. O. Yeames

**ATHOL****Athol-Clinton Co-operative Bank**  
90 Exchange StreetDate of Incorporation, July 1, 1889  
Began Business, July 15, 1889**Branch Office**  
Woodruff Plaza, Clinton

Monthly Bank Day: The third Monday of each month

Howard W. Grimes      Howard W. Grimes  
*President*                      *Executive Officer*Howard W. Grimes      Marion J. Ellis  
*Treasurer*                      *Assistant Treasurer**Directors*

J. W. Campbell	*H. W. Grimes
†G. F. Fiske, Jr.	*J. J. Jasins
*M. J. Flanagan	*N. E. Mather, Jr.
E. T. Fredette	*J. H. McIntosh
J. R. Gates	†S. P. Plotkin
*D. L. Gearing	C. E. Rowe
M. N. Gould	†B. Rubino

**ATTLEBORO****Attleborough Co-operative Bank**  
124 Bank StreetDate of Incorporation, July 18, 1892  
Began Business, August 17, 1892

Monthly Bank Day: The third Wednesday of each month

Edison F. Fuller      Richard I. Clark  
*President*                      *Executive Officer*Richard I. Clark      Marion W. Jackson  
*Treasurer*                      *Assistant Treasurer**Directors*

M. E. E. Ashley	*E. F. Fuller
†T. K. Bliss, Jr.	E. G. Gautieri, Jr.
*H. J. Boardman	†R. W. Nelson
*R. I. Clark	†R. R. Rovzar
*W. C. Conro	*C. A. Swanson

\*Member of Security Committee.

†Member of Finance Committee.

**AUBURN****Auburn Co-operative Bank**  
42 Auburn StreetDate of Incorporation, May 29, 1951  
Began Business, May 29, 1951

Monthly Bank Day: The last business day of each month

Robert W. Stone  
*President*  
Alma B. Johnson  
*Treasurer*Alma B. Johnson  
*Executive Officer*  
Donald M. Ward  
Anne Askervitch  
*Assistant Treasurers**Directors*\*H. E. Barriere  
R. B. Cullinan  
D. B. Davis  
†F. A. Fuller  
\*J. R. Hoey  
†C. W. Holstrom  
A. B. JohnsonJ. H. Lewis  
F. A. Pierce  
\*J. E. Riley  
W. O. Sjogren  
\*R. W. Stone  
D. M. Ward  
†L. H. White**AVON****Avon Co-operative Bank**  
1 East Main StreetDate of Incorporation, February 19, 1914  
Began Business, March 5, 1914

Monthly Bank Day: The first Thursday of each month

Raymond D. Nelson  
*President*  
Thomas J. Torchia  
*Treasurer*Thomas J. Torchia  
*Executive Officer*  
Harold E. Smith  
Mary E. MacDonald  
*Assistant Treasurers**Directors*†R. B. Clow  
\*J. B. Collins  
†R. E. Curran  
\*M. J. Diauto  
C. E. Hartley  
J. L. Hickey  
F. H. Kiel\*A. Marino  
\*R. D. Nelson  
†G. F. Reynolds  
H. E. Smith  
J. H. Sullivan  
P. E. Tougas  
G. L. Wainwright**BARNSTABLE****Hyannis Co-operative Bank**  
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925  
Began Business, April 18, 1925**Branch Office**

Main Street and South Orleans Road, Orleans

Monthly Bank Day: The eighteenth day of each month

A. Harold Castonguay  
*President*Joseph W. Higgins  
*Executive Officer*  
*Vice President*Walter L. Marchant, Jr.  
*Treasurer*Thomas B. Nickerson  
Philip H. Schoener  
*Assistant Treasurers**Directors*†J. R. Agna  
\*H. L. Baker  
†G. C. Besse  
A. H. Castonguay  
\*W. B. Chase  
W. B. Crosby, Jr.  
\*J. A. Drew  
\*M. M. Gray, Jr.\*J. W. Higgins  
J. S. Lebel  
J. A. Nickerson  
\*T. J. Powers  
†W. C. Scudder  
†J. G. Sears, Jr.  
\*E. E. Sparrow**BELMONT****Waverly Co-operative Bank**  
30 Church StreetDate of Incorporation, April 16, 1896  
Began Business, April 16, 1896

Monthly Bank Day: The second Monday of each month

\*Walter E. Boright  
*President*Walter E. Boright  
*Executive Officer*Walter E. Boright  
*Treasurer*Earle C. Hopkins, Jr.  
Edmund A. Hancock  
*Assistant Treasurers**Directors*\*W. E. Boright  
\*J. J. Connors  
†M. J. Farrell  
†G. M. Fenollosa  
\*R. B. GatesD. P. Hurley  
E. V. Keville  
†H. M. Mostrom  
L. W. Williamson**BEVERLY****Beverly Co-operative Bank**  
254 Cabot StreetDate of Incorporation, August 6, 1888  
Began Business, September 18, 1888

Monthly Bank Day: The third Tuesday of each month

Herbert C. Noren  
*President*Herbert C. Noren  
*Executive Officer*Preston E. Woodberry  
*Treasurer*Richard J. Alexander  
*Assistant Treasurer**Directors*R. E. Alt  
\*C. H. Barter  
H. C. Booth  
\*M. G. Grey  
†H. W. Lee  
W. L. Moody  
\*L. Morgan  
†J. P. Nixon\*H. C. Noren  
†B. W. Phillips  
E. Santin  
\*P. Scott  
H. C. Swanson  
W. C. Tannebring  
P. E. Woodberry**BOSTON****Beacon Co-operative Bank**  
1918 Beacon Street (Brighton District)Date of Incorporation, September 11, 1958  
Began Business, October 1, 1958

Monthly Bank Day: The last business day of each month

Theodore Feinstein  
*President*Harve J. Mignault  
*Executive Officer*  
*Vice President*Jacob Stone  
*Treasurer*Leo Friedman  
Michael LoPresti  
*Assistant Treasurers**Directors*H. Auerbach  
M. Boorstein  
J. Burnbaum  
\*C. Caterino  
R. Epstein  
T. Feinstein  
†E. Fleisher†A. Frank  
\*J. Glassman  
†G. Glunts  
\*M. Kamin  
J. Stone  
\*A. J. Tambone  
N. Weinberg

\*Member of Security Committee.

†Member of Finance Committee.

**BOSTON****Brighton Co-operative Bank**  
**414 Washington Street (Brighton District)**Date of Incorporation, May 17, 1911  
Began Business, May 22, 1911**Branch Office**  
**157 Brighton Avenue, Allston**

Monthly Bank Day: The last business day of each month

Clayton L. Havey  
*President*Daniel J. O'Connor  
*Executive Officer*  
*Vice President*Daniel J. O'Connor  
*Treasurer*Harvey I. McFeaters  
*Assistant Treasurer**Directors*

*C. E. Bevelander	†J. W. Moore
V. G. Grubbe	D. J. O'Connor
*C. L. Havey	†L. G. Perry
*A. W. Keddy	*J. J. Ryan
†T. R. King	†R. B. Stewart
*J. McKenney	L. W. Storer
B. S. McNamara	†E. L. Sundin

**Charlestown Co-operative Bank**  
**67 Main Street (Charlestown District)**Date of Incorporation, April 30, 1913  
Began Business, June 7, 1913

Monthly Bank Day: The first Saturday of each month

James J. O'Halloran  
*President*Arthur J. McCarthy  
*Executive Officer*Arthur J. McCarthy  
*Treasurer*Florence E. Repetto  
*Assistant Treasurer**Directors*

G. F. Doherty	L. C. McCarthy
D. F. Donovan	*J. L. Mullen
*F. A. Douglas	*J. P. Murphy
†J. F. Duffy	J. J. O'Halloran
P. E. Gateley	†E. E. O'Neill
†E. J. Leary	F. E. Repetto
A. J. McCarthy	D. A. Wiles
C. A. McCarthy	

**The Commonwealth Co-operative Bank**  
**73 Tremont Street**Date of Incorporation, October 25, 1927  
Began Business, January 10, 1928

Monthly Bank Day: The second Thursday of each month

John A. Ronan  
*President*John A. Maturo  
*Executive Officer*John A. Maturo  
*Treasurer*Eunice E. Kaupp  
*Assistant Treasurer**Directors*

*J. H. Corcoran	†J. F. O'Connell
*J. A. Freeman	L. R. Pleau
D. A. Hern	*J. A. Ronan
*J. J. Kelleher	†D. J. Stratton
*J. A. Maturo	J. B. Sullivan
†K. V. Miniham	E. J. Turner

**Enterprise Co-operative Bank**  
**26 Central Square (East Boston District)**Date of Incorporation, March 31, 1888  
Began Business, April 3, 1888**Branch Office**  
**978A Saratoga Street, East Boston**

Monthly Bank Day: The third Wednesday of each month

Lauris W. MacPhail  
*President*Rene B. Beaulieu  
*Executive Officer*Rene B. Beaulieu  
*Treasurer*Edward E. Hebert  
Domenic J. LaCava  
*Assistant Treasurers**Directors*

†W. S. Attridge	L. D. Hughes
*R. B. Beaulieu	L. W. MacPhail
*S. Clarke	J. F. Pepi
†M. F. DiTroia	O. W. Rogers
*H. L. Farnham	†S. P. Sloane

**Farragut Co-operative Bank**  
**706 East Broadway (South Boston District)**Date of Incorporation, December 30, 1909  
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Carroll P. Sheehan  
*President*Francis X. Walsh  
*Executive Officer*Francis X. Walsh  
*Treasurer*Edith A. Wright  
*Assistant Treasurer**Directors*

*J. E. Corcoran	*A. F. Kaupp
*J. F. Dahill	*T. A. Norris
A. J. Doherty	C. P. Sheehan
J. L. Faherty	†E. M. Thomas
*F. D. Gunn	†O. E. Vaccaro
†W. Henderson	F. X. Walsh

**Forest Hills Co-operative Bank**  
**3720 Washington Street (Forest Hills District)**Date of Incorporation, March 20, 1914  
Began Business, April 23, 1914

Monthly Bank Day: The last Wednesday of each month

Louis J. Scolponeti  
*President*Louis J. Scolponeti  
*Executive Officer*Joseph F. Walsh  
*Treasurer*James M. Graham  
Eleanor M. Murray  
*Assistant Treasurers**Directors*

T. F. Brady	†J. D. McLeod
†W. F. Donnelly	*F. J. Mello
J. M. Graham	A. F. Sammartino
*G. S. Hennessy	*L. J. Scolponeti
P. L. MacLellan	*J. F. Walsh
†T. J. McGrimley	

### Haymarket Co-operative Bank 315 Hanover Street

Date of Incorporation, May 18, 1955  
Began Business, July 18, 1955

Monthly Bank Day: The last business day of each month

Anthony F. Viola  
*President*

Anthony F. Viola  
*Executive Officer*

Anthony F. Viola  
*Treasurer*

Joseph L. Murphy  
*Assistant Treasurer*

#### Directors

\*J. C. Brink  
\*J. J. Caruso  
†G. H. Flight  
J. G. Gazzola  
T. A. Glynn, Jr.  
†H. Kalliavas  
\*J. L. Murphy

F. E. Pereira  
†J. E. Petrino  
\*A. D. Russo  
H. M. Torlone  
J. Vangi  
\*A. F. Viola  
F. L. Viola

### Hyde Park Co-operative Bank 1172 River Street (Hyde Park District)

Date of Incorporation: March 26, 1886  
Began Business, May 5, 1886

Monthly Bank Day: The first Wednesday of each month

Michael J. Walsh  
*President*

Thomas P. McGrath  
*Executive Officer*

Thomas P. McGrath  
*Treasurer*

Rose A. Marks  
Alice C. Hogan  
*Assistant Treasurers*

#### Directors

\*R. A. Bruce  
J. S. Cheverie  
J. H. Farrell  
†P. E. Finn  
†A. C. King, Jr.  
\*T. P. McGrath

†J. F. McMahon  
\*T. F. O'Donnell  
F. A. Ricci  
\*J. F. Rooney, Jr.  
W. P. Slattery  
M. J. Walsh

### Jamaica Plain Co-operative Bank 675 Centre Street (Jamaica Plain District)

Date of Incorporation, February 7, 1920  
Began Business, February 19, 1920

Monthly Bank Day: The third Thursday of each month

John Griffin  
*President*

Thomas F. Limerick, Jr.  
*Executive Officer*

Thomas F. Limerick, Jr.  
*Treasurer*

Lorraine I. Deagle  
*Assistant Treasurer*

#### Directors

T. E. Cavanaugh, Jr.  
\*D. M. Driscoll  
R. L. Dunn  
J. Griffin  
†R. J. Lawler  
T. F. Limerick, Jr.

†J. A. Long  
G. D. Noble  
\*P. J. Oswald  
\*E. F. Penshorn  
†F. A. Pflug  
D. A. Rice

### Joseph Warren Co-operative Bank 2371 Washington Street (Roxbury District)

Date of Incorporation, April 26, 1910  
Began Business, May 16, 1910

Monthly Bank Day: The third Monday of each month

Ernest A. Swan  
*President*

Ernest A. Swan  
*Executive Officer*

Albert L. Pelletier  
*Treasurer*

#### Directors

\*R. E. Anderson  
R. L. Baker  
†R. G. Buswell  
†H. A. Dickert  
†J. T. Donovan  
W. J. Furlong  
\*R. Y. Hoeh

\*E. J. Kane  
\*J. P. Lane  
†D. M. Nixon  
A. L. Pelletier  
†L. M. Peters  
E. A. Swan  
F. S. Waterman, III

### Massachusetts Co-operative Bank 1442 Dorchester Avenue (Dorchester District)

Date of Incorporation, May 19, 1908  
Began Business, May 28, 1908

Monthly Bank Day: The last business day of each month

Edward W. O'Hearn  
*President*

Edward W. O'Hearn  
*Executive Officer*

John E. Duffy  
*Treasurer*

James M. Lee  
*Assistant Treasurer*

#### Directors

†W. M. Cahill, Jr.  
P. A. Chapman  
†E. J. Cody  
†W. F. DeLue  
†F. J. Dolan  
\*J. E. Duffy  
R. P. Fitzgerald  
J. E. Hurley

T. J. Kearns  
E. V. Martin  
\*E. W. O'Hearn  
\*E. O'Hearn  
\*E. H. Pepper  
W. A. Reilly  
C. P. Riley

### The Mattapan Co-operative Bank 1575 Blue Hill Avenue (Mattapan District)

Date of Incorporation, November 14, 1910  
Began Business, December 20, 1910

Monthly Bank Day: The third Tuesday of each month

Oscar B. Keith  
*President*

Oscar B. Keith  
*Executive Officer*

Henry L. Ricker  
*Treasurer*

Carl H. Kullen  
William I. Monroe, III  
*Assistant Treasurers*

#### Directors

\*B. G. Cruickshank  
\*G. T. Curley  
†R. A. Dwan  
†E. G. Erickson  
†J. H. Granstrom

\*O. B. Keith  
\*A. E. King  
\*H. L. Ricker  
C. K. Thurston

**BOSTON****Meeting House Hill Co-operative Bank**  
**200 Bowdoin Street (Dorchester District)**

Date of Incorporation, April 22, 1914  
Began Business, May 14, 1914

Monthly Bank Day: The second Thursday of each month

Thomas L. O'Keeffe <i>President</i>	Thomas L. O'Keeffe <i>Executive Officer</i>
Anna F. Barry <i>Treasurer</i>	William J. O'Connell <i>Assistant Treasurer</i>

*Directors*

*C. R. Butts	†J. C. Moore
†W. F. J. Downes	*T. L. O'Keeffe
†W. J. Fitzgerald	*J. W. Traverse
L. F. Hurney	

**Merchants Co-operative Bank**  
**125 Tremont Street**

Date of Incorporation, December 20, 1881  
Began Business, February 10, 1882

Monthly Bank Day: The fifteenth day of each month

Henry H. Pierce <i>President</i>	Henry H. Pierce <i>Executive Officer</i>
Burt Hanson <i>Treasurer</i>	Norman L. Hurd Earle B. Lanphere Duncan MacAskill David H. Mason <i>Assistant Treasurers</i>

*Directors*

*G. T. Bolster	*H. H. Pierce
*R. H. Hallowell, Jr.	†C. E. Russell
*A. S. Macalaster	†E. D. Ryer
†R. C. Miner	G. H. Sherwood
J. A. Myrick	

**Dorchester Minot Co-operative Bank**  
**782 Adams Street (Dorchester District)**

Date of Incorporation, June 19, 1923  
Began Business, July 1, 1923

Monthly Bank Day: The last business day of each month

Spencer F. Deming <i>President</i>	Nelson F. Hermance, Jr. <i>Executive Officer</i>
Nelson F. Hermance, Jr. <i>Treasurer</i>	Elizabeth M. MacDonald <i>Assistant Treasurer</i>

*Directors*

J. J. Beades	K. P. Lodge
F. D. Branca	*S. W. Manter
†F. A. Brunton	F. Y. Marshall
*S. F. Deming	H. R. Martin
*N. F. Hermance, Jr.	*J. J. McCrackin
J. P. Holland	*C. L. O'Reilly
M. F. Huban	G. S. Parker
D. R. Hubbard	E. S. Rollins
†G. N. Hurd, Jr.	†W. J. Roman
R. K. Jennings	*T. M. Stockman

**Mt. Vernon Co-operative Bank**  
**575 Boylston Street**

Date of Incorporation, November 8, 1921  
Began Business, November 8, 1921

Monthly Bank Day: The last business day of each month

Harold Ullian <i>President</i>	Edward G. Grenier <i>Executive Officer</i> <i>Vice President</i>
Nathalie Rosenberg <i>Treasurer</i>	

*Directors*

†H. J. Borofsky	K. Kaplan
†R. M. Goldstein	J. Kupsov
*A. M. Gopen	M. Lipof
D. Gopen	C. J. Robison
E. G. Grenier	†C. Seigal
M. Grossman	*H. Ullian
*M. S. Grossman	H. Wald

**Mt. Washington Co-operative Bank**  
**430 Broadway (South Boston District)**

Date of Incorporation, June 20, 1893  
Began Business, June 20, 1893

Monthly Bank Day: The third Wednesday of each month

Samuel J. Tomasello <i>President</i>	Brendon Shea <i>Executive Officer</i>
Brendon Shea <i>Treasurer</i>	Paul G. Day Charles P. Miller <i>Assistant Treasurers</i>

*Directors*

*J. H. Curtis	J. J. McMorrow
J. T. Day	†J. H. Murphy
W. F. DiPesa	J. J. O'Connor
T. J. Giblin	†G. J. Pfannenstiel
*F. J. Hannon	*S. J. Tomasello
†P. T. Kendrick	B. Shea

**Pioneer Co-operative Bank**  
**209 Berkeley Street**

Date of Incorporation, July 26, 1877  
Began Business, August 6, 1877

Monthly Bank Day: The tenth day of each month

John J. Connolly <i>President</i>	John J. Murphy <i>Executive Officer</i>
John J. Murphy <i>Treasurer</i>	Muriel J. Stanger Isabel C. Arthur <i>Assistant Treasurers</i>

*Directors*

†J. J. Connolly	J. S. Nolan
†M. Jenkins	E. F. Shamon
†C. A. Lundquist	*J. V. Smith
*E. T. Matsuki	W. F. Wyman
*J. J. Murphy	

\*Member of Security Committee.

†Member of Finance Committee.

**Roslindale Co-operative Bank of Boston**  
40 Belgrade Avenue (Roslindale District)Date of Incorporation, March 7, 1898  
Began Business, April 20, 1898

Monthly Bank Day: The last business day of each month

D. Leo Lionberger  
*President*Albert M. Taber  
*Executive Officer*Albert M. Taber  
*Treasurer*Antoinette Mannarino  
E. Wilfred Folsom  
*Assistant Treasurers**Directors*

*E. C. Doherty	N. G. Papps
†E. W. Folsom	D. T. Robinson
*D. L. Lionberger	†H. L. Shufro
†A. H. McNeil	A. M. Taber
W. L. O'Leary	*F. B. Williams, Jr.

**Volunteer Co-operative Bank**  
Zero Court StreetDate of Incorporation, November 16, 1887  
Began Business, January 1, 1888

Monthly Bank Day: The third Wednesday of each month

Sidney Dunn  
*President*Sidney Dunn  
*Executive Officer*Paul F. Ochs  
*Treasurer*Maurice J. Angland  
Mary E. Joyce  
*Assistant Treasurers**Directors*

†M. J. Connelly	*R. B. Greene
S. Dunn	W. W. Johnson
†W. F. Finucane	*F. J. McFarland
P. L. Flynn, Jr.	*P. F. Ochs
A. J. Gartland	A. N. Osgood
†F. J. Gleason	W. H. Sullivan, Jr.

**Workingmens Co-operative Bank**  
30 Congress StreetDate of Incorporation, June 9, 1880  
Began Business, June 11, 1880*Branch Offices*

68 Summer Street  
264 Massachusetts Avenue  
1868 Centre Street, West Roxbury  
100 River Street, Dorchester Lower Mills  
564 Columbia Road, Uphams Corner

Monthly Bank Day: The fifteenth day of each month

Everett P. Pope  
*President*Everett P. Pope  
*Executive Officer*Michael J. Dunnigan  
*Treasurer*Jean T. Hall  
John J. Kelley, Jr.  
John E. McDonald  
Armand St. CoeurJames F. Rynn  
Kenneth C. Wiswall  
William E. Macneill*Assistant Treasurers**Directors*

*D. H. Bradley	†H. Holst
*W. C. Browne	*E. P. Pope
*S. S. Dean	†F. T. Towle
W. Dresser	*R. B. Tyler
M. J. Dunnigan	*J. A. Whittemore, Jr.
†W. H. Gulliver, Jr.	C. A. Young, II

**BRAINTREE****The Braintree Co-operative Bank**  
871 Washington StreetDate of Incorporation, June 24, 1889  
Began Business, October 15, 1889

Monthly Bank Day: The third Tuesday of each month

Arthur L. Whitten  
*President*Arthur L. Whitten  
*Executive Officer*Arthur L. Whitten  
*Treasurer*Rita W. G. Church  
Mabel F. McMorris  
*Assistant Treasurers**Directors*

P. W. Anastos	T. H. Matthews
A. J. Bardetti	†A. W. Moffatt
G. L. Bean	F. A. Parmenter
*H. I. Charnock	W. B. Strathdee
*C. R. Furlong	A. P. Sullivan
G. V. Jones	†G. E. Trask
J. F. Leetch	*A. L. Whitten
†J. E. Maloney	

**Roxbury-Highland Co-operative Bank**  
515 Centre Street (Jamaica Plain District)Date of Incorporation, October 3, 1889  
Began Business, November 1, 1889

Monthly Bank Day: The first Wednesday of each month

Norman H. Simpson  
*President*John J. O'Donnell, Jr.  
*Executive Officer*John J. O'Donnell, Jr.  
*Treasurer**Directors*

H. G. Bean	J. W. Hibbard
†H. C. Bleiler	*R. H. Jones, Jr.
*W. F. Bleiler	W. H. Marx
†H. F. Cail	†F. L. McDonald
N. E. Dunbar	*J. J. O'Donnell, Jr.
E. A. Hanson, Jr.	*N. H. Simpson

**Telephone Workers' Co-operative Bank**  
50 Oliver StreetDate of Incorporation, March 10, 1925  
Began Business, April 30, 1925

Monthly Bank Day: The last business day of each month

Paul J. Eaton  
*President*Leo R. Ford  
*Executive Officer*Leo R. Ford  
*Treasurer*Mary F. Dynan  
*Assistant Treasurer**Directors*

*H. W. Bates	*L. R. Ford
†W. M. Benham	†W. D. Griffin
J. J. Brennan	*J. R. McLeish
†J. B. Coughlan	P. J. McMahon
*J. F. Couming	R. W. Williams
P. J. Eaton	

\*Member of Security Committee.

†Member of Finance Committee.

**BRIDGEWATER****Bridgewater Co-operative Bank  
South and Church Streets**

Date of Incorporation, May 27, 1902  
Began Business, June 16, 1902

Monthly Bank Day: The third Monday of each month

William J. Wall, Jr.  
*President*

Harvey A. Wilber  
*Executive Officer*

Harvey A. Wilber  
*Treasurer*

Mary C. Scully  
*Assistant Treasurer*

*Directors*

U. P. Baroni  
\*A. Brouillard  
\*D. C. Chamberlain  
†P. P. Dorr  
H. P. Dunn  
D. L. Flynn  
\*D. T. Gable  
†H. C. Graebe

H. D. Hunt  
†H. Meserve  
\*F. Mitchell  
S. G. Paulive  
D. A. Peay  
W. J. Wall, Jr.  
H. A. Wilber

**BROCKTON****Campello Co-operative Bank  
1090 Main Street**

Date of Incorporation, October 3, 1877  
Began Business, October 8, 1877

Monthly Bank Day: The second Monday of each month

Walter A. Forbush  
*President*

Jason W. Shurtleff  
*Executive Officer*

Jason W. Shurtleff  
*Treasurer*

Robert L. Smith  
*Assistant Treasurer*

*Directors*

†W. H. Anderson  
†P. C. Bennett  
R. W. Copeland  
B. E. Crowell  
W. A. Forbush  
†W. A. Forbush, Jr.  
\*H. W. Harding

\*H. F. Hollis  
J. E. McDuffy  
D. R. Morse  
\*W. R. Morse  
†F. H. Sargent, Jr.  
\*J. W. Shurtleff  
C. F. Werner

**BROOKLINE****Brookline Co-operative Bank  
264 Washington Street**

Date of Incorporation, March 13, 1895  
Began Business, May 2, 1895

Monthly Bank Day: The first Thursday of each month

Daniel G. Rollins  
*President*

Walter A. Murphy  
*Executive Officer*

Walter A. Murphy  
*Treasurer*

Louise A. Nyhan  
*Assistant Treasurer*

*Directors*

\*G. S. Barnaby  
\*J. M. Brown  
G. R. Joslin  
†M. J. McLaughlin  
\*W. A. Murphy

†T. J. Noonan  
\*F. J. O'Hearn  
D. G. Rollins  
†R. S. Weeks, Jr.

**Chestnut Hill Co-operative Bank  
1192 Boylston Street**

Date of Incorporation, August 3, 1954  
Began Business, October 1, 1954

Monthly Bank Day: The last business day of each month

Grafton Fay  
*President*

Stanley Gruber  
*Executive Officer*

Stanley Gruber  
*Treasurer*

Roy A. Dyer  
*Assistant Treasurer*

*Directors*

†T. Black  
M. Cerel  
H. Cohen  
†M. Colten  
M. Colten  
\*J. Condos  
G. Fay

\*H. Franks  
\*S. Gruber  
\*M. Levin  
\*M. Roberts  
J. Silvano  
†M. Starensier  
W. Whittemore

**Coolidge Corner Co-operative Bank  
1320 Beacon Street**

Date of Incorporation, April 6, 1955  
Began Business, May 24, 1955

Monthly Bank Day: The last business day of each month

Benjamin Yarchin  
*President*

Benjamin Yarchin  
*Executive Officer*

Benjamin Yarchin  
*Treasurer*

Catherine M. Dwyer  
*Assistant Treasurer*

*Directors*

\*N. Buchman  
†S. Cooper  
J. Lourie  
F. Marcus  
†E. R. Masters

\*B. Phillips  
†B. Riseman  
A. Yarchin  
\*B. Yarchin

**CAMBRIDGE****The Columbian Co-operative Bank  
751 Massachusetts Avenue**

Date of Incorporation, May 6, 1892  
Began Business, June 9, 1892

Monthly Bank Day: The second Monday of each month

Frederick J. Reardon  
*President*

Richard J. McKelleget  
*Executive Officer*

Richard J. McKelleget  
*Treasurer*

Willard D. Wood  
*Assistant Treasurer*

*Directors*

\*D. H. Andrews  
†P. R. Corcoran, Jr.  
\*E. A. Crane  
C. A. Higley  
R. J. McKelleget  
†F. J. Reardon

†K. D. Roberts  
\*R. R. Russo  
†G. K. Saurwein  
A. J. Serino  
\*W. D. Wood

\*Member of Security Committee.

†Member of Finance Committee.



### North Cambridge Co-operative Bank 2360 Massachusetts Avenue

Date of Incorporation, June 27, 1912  
Began Business, July 9, 1912

Monthly Bank Day: The second Tuesday of each month

John F. Griffin  
*President*

John F. Griffin  
*Executive Officer*

John F. Griffin  
*Treasurer*

Marion A. Roche  
*Assistant Treasurer*

#### Directors

J. B. Blottman  
R. W. Brown  
C. A. Brusich  
P. L. Caples  
†J. L. Danehy  
\*J. F. Griffin  
T. W. Lynch  
\*F. A. Masse

†F. X. Masse  
\*D. M. Murphy  
P. Nelligan  
P. J. Nelligan  
S. F. Penkala  
†J. J. Sullivan  
\*J. T. White

### Reliance Co-operative Bank 15 Dunster Street

Date of Incorporation, July 16, 1889  
Began Business, July 16, 1889

Monthly Bank Day: The tenth day of each month

John G. Wallwork  
*President*

John G. Wallwork  
*Executive Officer*

Stuart M. Mabie  
*Treasurer*

Alan F. Dunakin  
Donald M. Given  
*Assistant Treasurers*

#### Directors

†A. T. Doyle  
F. E. Gallivan  
J. W. Gibson  
C. W. Janke  
†A. G. MacKenzie  
R. L. Masson

\*H. F. Peak  
†E. W. Phippen  
\*C. J. Sommer  
\*F. H. Townsend  
\*J. G. Wallwork  
A. O. Wilson, Jr.

## CANTON

### Canton Co-operative Bank 510 Washington Street

Date of Incorporation, January 10, 1891  
Began Business, February 10, 1891

Monthly Bank Day: The second Tuesday of each month

Nathaniel N.  
Wentworth, Jr.  
*President*

Alan L. Holbrook  
*Executive Officer*

Alan L. Holbrook  
*Treasurer*

Nancy L. McCole  
*Assistant Treasurer*

#### Directors

W. J. Carmichael  
†J. G. Gallivan, Jr.  
\*A. L. Holbrook  
R. E. Hollister  
†F. G. Jameson  
\*H. W. Merriam  
H. N. Mosman  
R. Perfetti

C. V. Reynolds, Jr.  
J. Rubin  
\*W. C. Russell  
†H. W. Tate  
A. A. Ward  
\*B. Wattles  
\*N. N. Wentworth, Jr.

## CHELSEA

### Chelsea Co-operative Bank 407 Broadway

Date of Incorporation, October 25, 1910  
Began Business, November 2, 1910

Monthly Bank Day: The last business day of each month

Walter E. Mutz  
*President*

Joseph W. Downes  
*Executive Officer*

Joseph W. Downes  
*Treasurer*

Irene A. Grzybinska  
*Assistant Treasurer*

#### Directors

\*R. A. Cummings  
\*J. W. Downes  
J. Goggin  
I. A. Grzybinska  
†R. F. Hancock  
†J. E. Henry

\*C. S. Hobart  
E. A. McCarthy  
W. E. Mutz  
†J. W. O'Donnell  
C. L. Raffi  
C. Richmond

### The Provident Co-operative Bank 360 Broadway

Date of Incorporation, September 25, 1885  
Began Business, September 28, 1885

Monthly Bank Day: The last business day of each month

Herbert D. Hancock  
*President*

Rodney E. Mixer  
*Executive Officer*  
*Vice President*

Hazel P. Crowley  
*Treasurer*

#### Directors

†J. A. Baer  
†J. F. Donovan  
†R. F. Goldsworthy  
\*H. D. Hancock  
\*H. S. Hill

E. Hutchinson, Jr.  
†G. J. King  
F. P. Maroney  
\*R. E. Mixer  
J. M. Tomasino

## CHESTER

### Chester Co-operative Bank Main Street

Date of Incorporation, December 31, 1923  
Began Business, January 10, 1924

Monthly Bank Day: The second Thursday of each month

John A. Huffmire  
*President*

Lester W. Simmons  
*Executive Officer*

Lester W. Simmons  
*Treasurer*

Willard A. Pease  
*Assistant Treasurer*

#### Directors

†S. D. Barton  
†R. T. Bevan  
\*S. H. Eames  
J. A. Huffmire  
†C. G. Libardi  
\*G. W. Olds

\*W. A. Pease  
J. W. Peebles  
E. H. Pratt  
F. Salvini  
L. W. Simmons  
R. Wheeler

\*Member of Security Committee.

†Member of Finance Committee.

**CHICOPEE****Chicopee Co-operative Bank**  
637 Front StreetDate of Incorporation, June 12, 1909  
Began Business, August 3, 1909

Monthly Bank Day: The first Tuesday of each month

John E. Connor  
*President*Paul J. Winkler  
*Executive Officer*Paul J. Winkler  
*Treasurer**Directors*

A. J. Balakier	†R. J. Flanagan
*A. L. Balthazard	F. G. Gregory
F. M. Beesley	G. S. Hockenberry
G. N. Benoit	*W. S. Olbrych
*J. E. Connor	†J. J. Stachowicz
†R. P. Cunningham	H. J. Tessier

**COHASSET****Pilgrim Co-operative Bank**  
48 South Main StreetDate of Incorporation, April 26, 1916  
Began Business, May 15, 1916

Monthly Bank Day: The third Tuesday of each month

Russell L. Fish  
*President*Edward A. Mulvey  
*Executive Officer*Edward A. Mulvey  
*Treasurer*Edward T. Mulvey  
*Assistant Treasurer**Directors*

*D. L. Agnew	E. T. Mulvey
*G. Churchill	†E. C. Rand
†R. B. Coulter	R. R. Reed
*R. L. Fish	H. A. Severne
E. A. Mulvey	†M. E. Watts

**CONCORD****Concord Co-operative Bank**  
31 Walden StreetDate of Incorporation, December 19, 1921  
Began Business, February 15, 1922

Monthly Bank Day: The last business day of each month

Gordon H. Ogilvie  
*President*Gordon H. Ogilvie  
*Executive Officer*Leslie F. Nelson  
*Treasurer*Donald S. Glass  
Marjorie L. Goff  
*Assistant Treasurers**Directors*

P. A. Brooke	*J. E. Muttly
*H. W. Brown	L. F. Nelson
A. L. Carr	*G. H. Ogilvie
†M. L. Donaldson	R. D. Parks
S. M. Howard	J. J. Sheehan
*W. T. Magoon	†A. L. Spurr
F. C. McDonald	†W. T. Wyman
*L. A. Murray	

**DANVERS****Danvers Co-operative Bank**  
11 Maple StreetDate of Incorporation, August 24, 1892  
Began Business, August 29, 1892

Monthly Bank Day: The last business day of each month

Wallace C. Cook  
*President*Harold H. Nylund  
*Executive Officer*Harold H. Nylund  
*Treasurer**Directors*

†F. H. Chase	E. H. Leary
†W. A. Cook	*J. E. Morse, Jr.
*W. C. Cook	C. J. Newbegin
*W. J. Cullen	H. H. Nylund
†M. E. Landolphi	*J. C. Wilkins

**DEDHAM****Dedham Co-operative Bank**  
402 Washington StreetDate of Incorporation, February 11, 1886  
Began Business, February 16, 1886

Monthly Bank Day: The third Tuesday of each month

Robert A. Dewar  
*President*Robert A. Dewar  
*Executive Officer*Robert A. Dewar  
*Treasurer*Virginia A. Merino  
Graham A. Long  
*Assistant Treasurers**Directors*

L. M. Blanke	†F. W. Massey
*R. A. Dewar	†L. J. Murray
R. A. Eaton	*E. W. Pilling
†V. B. Hitchins	J. F. Scully
*J. L. Hodgdon	*L. T. Shine
*A. R. Long	A. P. Vitali

**DIGHTON****North Dighton Co-operative Bank**  
438 Spring StreetDate of Incorporation, April 14, 1890  
Began Business, April 30, 1890

Monthly Bank Day: The second Monday of each month

Parker H. Carr  
*President*Frederick W. Peacock  
*Executive Officer*Frederick W. Peacock  
*Treasurer**Directors*

*P. H. Carr	F. W. Peacock
†E. L. Goff, Jr.	L. I. Phillips
†H. A. Goff	S. J. Pickens
*G. B. Lockhart	†A. B. Shaw
A. H. Noble, Jr.	*H. C. Woodward

\*Member of Security Committee.

†Member of Finance Committee.

## EAST BRIDGEWATER

**East Bridgewater Co-operative Bank**  
6 Central Street

Date of Incorporation, February 25, 1913  
Began Business, April 14, 1913

Monthly Bank Day: The last business day of the month

Richard F. Bartlett  
*President*

L. Robert Fisher  
*Executive Officer*

L. Robert Fisher  
*Treasurer*

R. W. Perkins  
*Assistant Treasurer*

### Directors

R. F. Bartlett  
H. W. Collamore  
†W. D'Arpino  
R. C. Edson  
L. R. Fisher  
\*G. J. Frahar  
†R. A. Leland  
†W. A. Luddy

\*N. E. Lundberg  
C. E. Merrill  
M. J. Pearson  
\*H. P. Perkins  
\*J. Stengel  
D. F. Sullivan  
\*E. E. Whitmore

## EASTHAMPTON

**Easthampton Co-operative Bank**  
106 Union Street

Date of Incorporation, March 24, 1900  
Began Business, April 2, 1900

Monthly Bank Day: The last business day of each month

William C. Fickert  
*President*

Robert F. Ebert  
*Executive Officer*

Robert F. Ebert  
*Treasurer*

### Directors

\*W. S. Babcock  
\*H. E. Bailey  
†H. W. Czelusniak  
R. F. Ebert  
\*W. C. Fickert

†A. J. Kendrew  
†J. A. Laprade  
P. M. McIntosh  
\*W. G. Schmidt

## EASTON

**The North Easton Co-operative Bank**  
93 Main Street

Date of Incorporation, April 17, 1889  
Began Business, April 23, 1889

Monthly Bank Day: The third Monday of each month

Denis C. Brophy  
*President*

Richard P. Bissett  
*Executive Officer*

Richard P. Bissett  
*Treasurer*

Lorraine E. Gomes  
*Assistant Treasurer*

### Directors

\*D. C. Brophy  
†A. N. Carlson  
\*G. L. Copeland  
R. P. Howard

\*G. H. Knapp  
C. A. Perkins  
†H. L. Porter, Jr.  
†F. W. Williams, Jr.

## EVERETT

**Everett Co-operative Bank**  
419 Broadway

Date of Incorporation, September 24, 1890  
Began Business, October 14, 1890

Monthly Bank Day: The third Monday of each month

Harland B. Newton  
*President*

Harold J. Curtis  
*Executive Officer*

Harold J. Curtis  
*Treasurer*

Grace W. Card  
Robert P. Lamprey  
*Assistant Treasurers*

### Directors

\*H. J. Curtis  
†M. J. DeLeo  
A. F. Ensor  
†J. R. Leighton  
A. H. MacKinnon  
†J. D. Malcolm

\*H. E. Mason  
H. B. Newton  
S. S. Rosen  
\*M. G. Sanborn  
D. C. Stiles  
B. G. Teel

**Glendale Square Co-operative Bank**  
738 Broadway

Date of Incorporation, May 15, 1928  
Began Business, May 31, 1928

Monthly Bank Day: The second Monday of each month

James P. Mulrennan  
*President*

John G. Perry  
*Executive Officer*

John G. Perry  
*Treasurer*

### Directors

C. Barbarisi  
\*J. Bloomberg  
†P. J. Crowley  
\*S. Edelstein  
†W. H. Gerety

C. H. MacLaughlin  
\*E. S. Mitchell  
\*J. P. Mulrennan  
†A. Philbin

## FALL RIVER

**The Fall River Peoples Co-operative Bank**  
30 Bedford Street

Date of Incorporation, December 1, 1888  
Began Business, December 12, 1888

Monthly Bank Day: The second Wednesday of each month

Preston H. Hood  
*President*

William D. Palmer  
*Executive Officer*

William D. Palmer  
*Treasurer*

Hilda P. Bennett  
*Assistant Treasurer*

### Directors

A. B. Almy  
†A. H. Davis  
\*D. J. Friar  
†P. H. Hood  
P. H. Hood, Jr.  
\*W. W. Leeming

†E. V. D. Mills  
W. D. Palmer  
\*J. Sampson  
A. G. Schofield  
G. L. Sisson

**FALL RIVER****The Lafayette Co-operative Bank**  
60 Bedford StreetDate of Incorporation, April 11, 1894  
Began Business, May 3, 1894

Monthly Bank Day: The last business day of each month

Raymond H. Bibeau <i>President</i>	Raymond H. Bibeau <i>Executive Officer</i>
Raymond H. Bibeau <i>Treasurer</i>	Charles F. Whitehead Donald H. Landry F. Arthur Parkhurst <i>Assistant Treasurers</i>

*Directors*

E. C. Berube	W. C. Harrison
*R. H. Bibeau	A. T. Lage
E. S. Bliss	J. E. Lajoie
R. A. Bogle	W. T. Manning, Jr.
N. H. Boule	†H. C. Padelford
†C. R. Cain	†J. O. St. Denis
*T. J. Carey	F. M. Silvia, Jr.
*F. L. Collins, Jr.	F. P. Smith
*E. J. Cote	S. J. Waring, Jr.
*O. Dumont	F. B. Zebrasky

**FALMOUTH****The Falmouth Co-operative Bank**  
Davis StraitsDate of Incorporation, May 22, 1925  
Began Business, June 12, 1925

Monthly Bank Day: The second Tuesday of each month

William W. Peters <i>President</i>	Leo F. Kogut <i>Executive Officer</i>
Leo F. Kogut <i>Treasurer</i>	Annie B. Studley <i>Assistant Treasurer</i>

*Directors*

*G. Beale	*H. I. McLane
*A. W. Dyer	†J. B. Miskell
C. E. Hall	*C. E. Morrison
J. W. Holland	A. Ortins
*L. F. Kogut	W. W. Peters
†G. C. Lawrence	U. J. Tassinari

**FITCHBURG****Fidelity Co-operative Bank**  
675 Main StreetDate of Incorporation, April 25, 1888  
Began Business, May 8, 1888

Monthly Bank Day: The last business day of each month

Milton A. Barrett <i>President</i>	Milton A. Barrett <i>Executive Officer</i>
Ruby E. Murch <i>Treasurer</i>	Joseph L. DiConza Pauline G. Brown <i>Assistant Treasurers</i>

*Directors*

†W. E. Aubuchon	M. Ford
*M. A. Barrett	*H. R. Groop
†M. A. Barrett, Jr.	F. M. Metterville
A. N. Berbatis	†D. Richards
W. H. Dolan	*P. F. San Clemente

**FRAMINGHAM****Framingham Co-operative Bank**  
59 Howard StreetDate of Incorporation, April 18, 1889  
Began Business, May 6, 1889**Branch Office**  
828 Concord Street

Monthly Bank Day: The first Monday of each month

Philip R. O'Brien <i>President</i>	Kenneth L. Atwell <i>Executive Officer</i> <i>Vice President</i>
Charles W. Hickson <i>Treasurer</i>	Royal E. Haynes Everett C. Farnsworth <i>Assistant Treasurers</i>

*Directors*

R. L. Allen	*G. E. Heiber
K. L. Atwell	†T. H. Hobin
*D. F. Copeland	*J. G. Matheson
†N. Dershowitz	*G. E. Murphy
E. F. Garbarino	P. R. O'Brien
J. T. Hargraves	†H. R. Wood
C. W. Hickson	

**South Middlesex Co-operative Bank**  
79 Union AvenueDate of Incorporation, November 19, 1920  
Began Business, January 13, 1921

Monthly Bank Day: The third Monday of each month

Raymond J. Callahan <i>President</i>	Alfred J. Lapan <i>Executive Officer</i>
Alfred J. Lapan <i>Treasurer</i>	Mildred A. Callahan <i>Assistant Treasurer</i>

*Directors*

*W. B. Brockelman	†J. C. Merriam
*R. J. Callahan	P. Ottaviani
A. M. Colonna	†E. J. Phair
*S. H. Cushing	†D. J. Prince
A. M. Gorman	B. V. Schofield
J. L. Haas	J. J. Sheehan
A. J. Lapan	*I. J. Stapleton

**FRANKLIN****Dean Co-operative Bank**  
68 Main StreetDate of Incorporation, June 15, 1889  
Began Business, July 2, 1889

Monthly Bank Day: The first Tuesday of each month

Raymond E. Lougee <i>President</i>	Charles J. Swenson, Jr. <i>Executive Officer</i>
Charles J. Swenson, Jr. <i>Treasurer</i>	

*Directors*

*W. L. Abbott	*E. R. Kusmaul
A. Bullukian	R. E. Lougee
*J. B. Cataldo	E. B. Parmenter
†C. R. DeWitt	†B. Rhodes
†D. Garelick	*C. J. Swenson, Jr.
R. M. Kearney	*E. G. Taylor

## GARDNER

### The Chair-Town Co-operative Bank 74 Main Street

Date of Incorporation, January 22, 1915  
Began Business, January 26, 1915

Monthly Bank Day: The fourth Tuesday of each month

Otto Hakkinen  
*President*

Francis S. Demir  
*Executive Officer*

Francis S. Demir  
*Treasurer*

#### Directors

†G. A. Anderson  
E. J. Atter  
J. F. Bohman  
\*H. F. Brown  
\*F. S. Demir  
†F. E. Depinet  
H. K. Edgell

\*O. Hakkinen  
†S. H. Hartshorn, Jr.  
\*A. P. Kraskouskas  
A. J. Richard  
B. J. Riley  
\*R. A. Wood

### Gardner Co-operative Bank 33 Pleasant Street

Date of Incorporation, January 14, 1889  
Began Business: March 27, 1889

Monthly Bank Day: The second Tuesday of each month

Charles C. Brooks, Jr.  
*President*

Howard M. Tipton  
*Executive Officer*

Howard M. Tipton  
*Treasurer*

Constance E. Niemela  
*Assistant Treasurer*

#### Directors

\*J. E. Anderson  
\*A. A. Bent  
C. C. Brooks, Jr.  
†H. E. Drake, Jr.  
R. W. Kelley  
†T. P. Kelly, Jr.  
H. S. Kendall

F. H. LeBlanc  
\*C. B. Roche, Jr.  
\*H. M. Tipton  
†R. H. Tousignant  
†G. R. Van Iderstein  
\*R. F. Wood

## GLOUCESTER

### Gloucester Co-operative Bank 85 Middle Street

Date of Incorporation, March 2, 1887  
Began Business, April 14, 1887

Monthly Bank Day: The second Thursday of each month

Alexander J. Guittarr  
*President*

Alexander J. Guittarr  
*Executive Officer*

John C. Frithsen  
*Treasurer*

Melvin P. Olson, Jr.  
*Assistant Treasurer*

#### Directors

†T. W. Dolan  
\*S. J. Favazza  
C. F. Foley  
J. C. Frithsen  
\*C. H. Gibbs  
J. C. Greely, Jr.

\*A. J. Guittarr  
D. F. Harris  
\*J. J. Lowrie  
†A. H. Nutton  
\*G. H. Tarr  
†R. L. Thompson

## GRAFTON

### Grafton Co-operative Bank 12 Central Square

Date of Incorporation, October 19, 1887  
Began Business, November 10, 1887

Monthly Bank Day: The second Thursday of each month

T. Earle Hinchliffe  
*President*

Armand H. Lapierre  
*Executive Officer*

Armand H. Lapierre  
*Treasurer*

Ruth F. Cooley  
*Assistant Treasurer*

#### Directors

†E. E. Adams  
†F. O. Barr  
\*W. E. Barr  
R. F. Bath, Jr.  
S. L. Davenport  
E. A. Finn

T. E. Hinchliffe  
R. C. Kimball  
\*A. H. Lapierre  
A. C. Marsters  
\*G. W. Rice  
†G. L. Spence

## GREAT BARRINGTON

### The Housatonic Co-operative Bank 264 Main Street

Date of Incorporation, June 12, 1889  
Began Business, July 1, 1889

Monthly Bank Day: The first Monday of each month

William V. Seeley  
*President*

Ross H. Whittier  
*Executive Officer*

Ross H. Whittier  
*Treasurer*

Alice S. Parrish  
*Assistant Treasurer*

#### Directors

†N. Brickman  
†D. O. Ford  
†C. W. French  
\*A. E. Gerard  
†J. E. Hassett

\*J. Maslowski  
W. P. Murtagh  
\*W. V. Seeley  
\*J. P. Tracy  
R. H. Whittier

## GREENFIELD

### Greenfield Co-operative Bank 63 Federal Street

Date of Incorporation, June 21, 1905  
Began Business, July 11, 1905

#### Branch Office

14 South Main Street, Orange

Monthly Bank Day: The second Tuesday of each month

Eugene L. Bond  
*President*

Ralph L. Bassett  
*Executive Officer*

Ralph L. Bassett  
*Treasurer*

Harold F. Lawler  
Kenneth S. Clark  
Thomas E. Lee  
James S. Parker  
*Assistant Treasurer*

#### Directors

†J. W. Ballard  
\*R. L. Bassett  
\*E. L. Bond  
\*D. W. Clark  
†L. A. Comins  
H. F. Lawler  
R. W. Moore  
L. H. Reed

\*C. H. Rose  
M. C. Skilton  
†P. Tedesco, Jr.  
J. P. Waite  
F. L. Webster  
W. C. Wentworth  
\*G. E. Whitney

\*Member of Security Committee.

†Member of Finance Committee.

**HAVERHILL****Haverhill Co-operative Bank**  
117 Merrimack StreetDate of Incorporation, August 20, 1877  
Began Business, September 3, 1877

Monthly Bank Day: The first Monday of each month

James R. Page  
*President*Albert J. Ingham  
*Executive Officer*Albert J. Ingham  
*Treasurer*Baker Adams  
Joseph Wyatt  
*Assistant Treasurers**Directors*B. Adams  
N. Bendetson  
†G. H. Cranton  
G. Davis  
E. Eage  
H. Goodwin  
\*J. Goodwin  
H. Gray  
†H. Harrison\*A. Ingham  
K. Johnson  
\*R. Kimball  
\*J. Maguire  
J. Page  
N. Peterson  
†S. Soroka  
\*C. Stevens**Whittier Co-operative Bank**  
One Washington SquareDate of Incorporation, November 4, 1895  
Began Business, November 19, 1895

Monthly Bank Day: The third Tuesday of each month

William R. Shepherd  
*President*William R. Shepherd  
*Executive Officer*Irene H. Berube  
*Treasurer*Richard G. Malbon  
*Assistant Treasurer**Directors*R. M. Blustein  
\*R. E. Denoncour  
†W. M. Knott  
†R. G. Malbon  
†T. E. Pike  
T. L. Schiavoni\*W. R. Shepherd  
†J. L. Shevenell  
\*D. P. Stone  
P. J. Tikelis  
L. B. Whiting**HINGHAM****The Hingham Co-operative Bank**  
71 Main StreetDate of Incorporation, June 1, 1889  
Began Business, June 5, 1889

Monthly Bank Day: The first Wednesday of each month

Harold L. Downing  
*President*Elliott W. Worcester  
*Executive Officer*Elliott W. Worcester  
*Treasurer**Directors*H. R. Baker, Jr.  
F. S. Barbuto  
\*M. G. Douglas  
\*H. L. Downing  
†J. J. Gordon\*A. W. Kimball  
†K. G. MacLeod  
W. R. Marden  
†N. J. Platner, Jr.  
E. W. Worcester**HOLBROOK****The Holbrook Co-operative Bank**  
95 North Franklin StreetDate of Incorporation, June 9, 1888  
Began Business, June 11, 1888

Monthly Bank Day: The second Tuesday of each month

John J. Barry  
*President*Alphonse R. Uva  
*Executive Officer*Alphonse R. Uva  
*Treasurer*Edward J. Kiernan  
*Assistant Treasurer**Directors*†J. J. Barry  
W. R. Cartwright  
\*S. C. Ellis  
\*G. J. Hagerty  
V. M. Hogan  
A. E. HookerD. L. Ley  
\*J. F. Megley  
\*A. E. Moran  
†R. M. Stikleather  
A. R. Uva  
†R. A. Weeks**HOLYOKE****The City Co-operative Bank**  
300 High StreetDate of Incorporation, July 16, 1889  
Began Business, July 23, 1889

Monthly Bank Day: The last bank business day of each month

Fernand R. Ducharme  
*President*Fernand R. Ducharme  
*Executive Officer*France R. Lacoste  
*Treasurer*Monique Ducharme  
*Assistant Treasurer**Directors*\*E. Bouchard  
C. R. Brunelle  
\*R. P. Charest  
†L. J. Denys  
F. R. Ducharme  
E. D. Hallisey\*A. R. Larose  
†E. J. Ross  
L. A. Stankiewicz  
†R. F. Stebbins  
A. C. Turcotte**Holyoke Co-operative Bank**  
235 Maple StreetDate of Incorporation, July 24, 1880  
Began Business, August 25, 1880

Monthly Bank Day: The last business day of each month

E. C. Tucker  
*President*Stevenson T. Nelson  
*Executive Officer*Stevenson T. Nelson  
*Treasurer**Directors*\*R. Astley  
†E. J. Bayon  
I. L. Eskenasy  
J. F. Gibson  
†C. M. Gillette  
C. L. Kirkpatrick\*L. R. Neddo  
\*S. T. Nelson  
†E. S. O'Donnell  
F. Snyder  
E. H. Stuebi  
E. C. Tucker

\*Member of Security Committee.

†Member of Finance Committee.

**HUDSON****The Hudson Co-operative Bank**  
12 Pope StreetDate of Incorporation, October 22, 1885  
Began Business, November 19, 1885

Monthly Bank Day: The third Thursday of each month

Lloyd L. Parker  
*President*John J. Irvine, Jr.  
*Executive Officer*John J. Irvine, Jr.  
*Treasurer*Charlotte H. Drinkwine  
*Assistant Treasurer**Directors*R. J. Carney  
\*G. A. Durand  
†M. A. Fillmore  
†W. S. Greeley  
\*J. J. Henderson  
†A. F. Kerdok  
†R. A. KnightD. J. Parker  
\*L. L. Parker  
†H. A. Reardon  
\*D. L. Temple  
N. R. Underwood  
\*T. A. Walsh**HULL****Hull Co-operative Bank**  
4 Samoset AvenueDate of Incorporation, April 21, 1955  
Began Business, May 31, 1955

Monthly Bank Day: The last business day of each month

Isadore L. Rosenblum  
*President*William G. Spradlin  
*Executive Officer*William G. Spradlin  
*Treasurer*John G. Anastos  
*Assistant Treasurer**Directors*\*J. A. Anastos  
V. W. Bertsch  
†O. F. Brides  
\*A. Cadish  
R. Epstein  
P. D. Fine  
\*C. A. LaCentra  
†E. Minelli, Jr.A. J. Minevitz  
†J. J. Pearl  
I. S. Rosenblum  
\*H. C. Ross  
P. C. Ross  
\*W. G. Spradlin  
A. Winer**IPSWICH****Ipswich Co-operative Bank**  
8 Market StreetDate of Incorporation, July 8, 1913  
Began Business, July 14, 1913

Monthly Bank Day: The second Monday of each Month

Charles A. Mallard  
*President*George H. Geddes  
*Executive Officer*George H. Geddes  
*Treasurer*S. Anne Carr  
V. James Di Fazio  
*Assistant Treasurers**Directors*F. L. Carter  
T. J. Ciolek  
†E. L. Elliott  
D. M. Jewett  
\*L. M. King  
\*G. E. Levesque  
\*C. A. Mallard  
\*E. J. MarcorelleA. R. Philpott  
\*H. E. Porter  
†N. L. Quint  
P. N. Soffron  
†E. Streiff  
B. M. Sullivan  
N. V. White**LAWRENCE****Atlantic Co-operative Bank**  
320 Essex StreetDate of Incorporation, March 26, 1891  
Began Business, April 30, 1891

Monthly Bank Day: The last business day of each month

William E. Moriarty  
*President*William E. Moriarty  
*Executive Officer*William E. Moriarty  
*Treasurer*Vera G. Pedrick  
*Assistant Treasurer**Directors*†D. F. Cahill  
\*F. G. Caspar  
C. F. Dewhirst  
W. D. Eastman  
J. V. Ippolito†H. W. Leitch  
\*W. E. Moriarty  
†J. C. Reardon  
\*E. V. Reed  
\*J. A. Torrisi**Lawrence Co-operative Bank**  
300 Essex StreetDate of Incorporation, March 12, 1888  
Began Business, April 6, 1888

Monthly Bank Day: The last business day of each month

Edward R. Marston  
*President*Edward R. Marston  
*Executive Officer*Lawrence Anderson  
*Treasurer*Agnes McIntosh  
*Assistant Treasurer**Directors*\*T. E. Andrew, Jr.  
E. B. Bruce  
\*P. F. Danforth  
†R. G. Doyle  
†D. N. HoweW. G. Kurth  
\*E. R. Marston  
K. A. Ryder  
†W. C. Wilson, Jr.**The Merrimack Co-operative Bank**  
264 Essex StreetDate of Incorporation, April 2, 1892  
Began Business, April 28, 1892

Monthly Bank Day: The first Friday of each month

Francis J. Buckley  
*President*Charles A. McCarthy  
*Executive Officer*  
*Vice President*Charles A. Avallone  
*Treasurer**Directors*\*C. A. Avallone  
†F. J. Buckley  
†N. F. DeCesare  
\*W. V. Demers  
\*J. A. Hurley\*E. F. Jones  
R. J. Macartney  
C. A. McCarthy  
†C. J. McCarthy

**LOWELL****B. F. Butler Co-operative Bank**  
10 Hurd StreetDate of Incorporation, October 30, 1901  
Began Business, November 1, 1901

Monthly Bank Day: The first Friday of each month

Leon D. Abbott  
*President*John H. Pearson  
*Executive Officer*John H. Pearson  
*Treasurer*Edith A. Sanborn  
*Assistant Treasurer**Directors*

*D. W. Abbott	J. C. Oliver
*L. D. Abbott	*J. H. Pearson
†A. R. Blazon	†R. F. Richardson, Jr.
D. W. Caddell	J. A. Roark
†C. V. Dodge	

**Lowell Co-operative Bank**  
18 Hurd StreetDate of Incorporation, April 23, 1885  
Began Business, May 14, 1885

Monthly Bank Day: The first Friday after tenth of each month

Francis M. Qua  
*President*James R. Tobey  
*Executive Officer*James R. Tobey  
*Treasurer*Ethel S. Martyn  
*Assistant Treasurer**Directors*

P. N. Demogenes	†B. D. Leahey
P. E. Dozois	*E. R. O'Heir
J. C. Egan	F. M. Qua
E. Hockmeyer	†R. E. Runels
†R. A. Johnson	*J. R. Tobey
†W. C. Lahue	

**LYNN****Equitable Co-operative Bank**  
87 Oxford StreetDate of Incorporation, October 2, 1877  
Began Business, October 8, 1877

Monthly Bank Day: The first Wednesday of each month

Fred P. Newton  
*President*Fred P. Newton  
*Executive Officer*James G. Perkins, Jr.  
*Treasurer*David A. Bethune  
Ruth M. Collins  
*Assistant Treasurers**Directors*

*A. B. Bethune	†D. L. Macdonald
D. A. Bethune	G. W. Mattson
L. B. Campbell	*F. P. Newton
R. M. Collins	J. G. Perkins, Jr.
†E. N. Downing	A. C. Reynolds
†A. N. Hammer	W. E. Richardson
*H. F. Harvey	W. E. Sears
W. B. Hilton	C. L. Stover
*F. W. Hixon	†R. E. Wells

**Lincoln Co-operative Bank**  
40 Central SquareDate of Incorporation, April 7, 1909  
Began Business, April 26, 1909

Monthly Bank Day: The last bank business day of each month

Francis E. Ingalls  
*President*Francis E. Ingalls  
*Executive Officer*Alan B. Ingalls  
*Treasurer*M. Irene McEntee  
*Assistant Treasurer**Directors*

A. B. Ingalls	†W. R. Noyes
*F. E. Ingalls	†N. J. Randall
F. P. Keach	D. F. Shaffer
*H. Kozlowski	*H. O. Silsbee, 2nd
†C. E. Lundgren	*J. E. Spinney

**MALDEN****Fellsway Co-operative Bank**  
353 Main StreetDate of Incorporation, April 7, 1915  
Began Business, June 7, 1915

Monthly Bank Day: The first Monday of each month

William W. Hall  
*President*Fred W. Palmerino  
*Executive Officer*Fred W. Palmerino  
*Treasurer*Arline P. Karnela  
*Assistant Treasurer**Directors*

†N. E. Boyle	*A. L. Jacobson
C. P. Driscoll	†J. R. Mucci
†E. W. Fitzgerald	*F. H. Reed
H. Fitzpatrick	G. W. Shinney
L. H. Glaser	*S. P. Volpe
*W. W. Hall	

**Malden Co-operative Bank**  
20 Exchange StreetDate of Incorporation, April 27, 1887  
Began Business, May 9, 1887**Branch Office**  
172 Park Street, North Reading

Monthly Bank Day: The second Monday of each month

Lawrence H. Marston  
*President*Lawrence H. Marston  
*Executive Officer*Carl B. Norris  
*Treasurer*Kenneth L. Goddard  
*Assistant Treasurer**Directors*

G. D. Atkinson	J. Millen
*T. H. Bush	†A. E. Morton
G. M. Edwards	†E. C. Swezey
*J. H. Koniare	†R. P. Wilder
*L. H. Marston	



**MANSFIELD****Mansfield Co-operative Bank**  
80 North Main StreetDate of Incorporation, March 10, 1883  
Began Business, March 21, 1883

Monthly Bank Day: The third Wednesday of each month

James A. Wheeler  
*President*James A. Wheeler  
*Executive Officer*Raymond H. Hayes  
*Treasurer*Carolyn Packard  
*Assistant Treasurer**Directors*†L. D. Annese  
\*C. M. Briggs  
J. A. Cataloni  
R. C. Curriuan  
F. J. Fox  
E. A. Horton†C. S. Mason  
D. V. Morse  
\*P. L. Slayton  
\*C. B. Turner, Jr.  
†C. A. Wheeler  
\*J. A. Wheeler**MARBLEHEAD****The Marblehead Co-operative Bank**  
109 Pleasant StreetDate of Incorporation, May 5, 1886  
Began Business, May 6, 1886

Monthly Bank Day: The first Thursday of each month

W. Gerry Martin  
*President*Clarence E. Chapman  
*Executive Officer*Clarence E. Chapman  
*Treasurer*Arthur Horgan  
*Assistant Treasurer**Directors*H. K. Bailey  
\*J. I. Carey  
B. J. Chadwick  
C. E. Chapman  
E. S. Clark, Jr.  
†J. A. M. Dow  
J. H. Ferguson  
†W. K. GoodwinJ. D. Hill  
\*W. G. Martin  
†F. N. Osborne, Jr.  
D. M. Stacey  
\*A. L. Swasey  
G. E. Taylor, Jr.  
A. D. Tucker**MARLBOROUGH****The Marlborough Co-operative Bank**  
175 Main StreetDate of Incorporation, April 16, 1890  
Began Business, May 1, 1890

Monthly Bank Day: The second Friday of each month

Fred N. Bearce  
*President*Ceil E. Standish  
*Executive Officer*Ceil E. Standish  
*Treasurer*Hazel A. Bourdeau  
Richard K. Cogswell  
*Assistant Treasurers**Directors*†A. H. Bastien  
\*F. N. Bearce  
†E. F. Cook  
\*A. N. Forbush  
H. J. MoineauF. W. Pratt  
\*C. E. Standish  
\*J. W. Temple  
†C. E. Williams  
T. A. Williams**MEDFORD****Community Co-operative Bank**  
112 Medford StreetDate of Incorporation, August 7, 1956  
Began Business, October 2, 1956**Branch Office**  
271 Spring Street

Monthly Bank Day: The last business day of each month

Sherwood J. Tarlow  
*President*Hugo A. Mujica  
*Executive Officer*  
Vice PresidentTheodore S. Samet  
*Treasurer**Directors*C. E. Bleiler  
†M. F. Breen  
†J. J. Cirigliano  
\*B. F. Faulkner  
\*M. Juskalian  
M. W. Kushner  
J. P. Meehan\*R. A. Mullis  
T. S. Samet  
\*M. M. Sloane  
†H. I. Stoller  
G. K. Surabian  
Hon. S. J. Tarlow**Hillside-Cambridge Co-operative Bank**  
356 Boston AvenueDate of Incorporation, September 5, 1877  
Began Business, September 12, 1877

Monthly Bank Day: The first Tuesday of each month

George S. Miller  
*President*Donald N. Sleeper  
*Executive Officer*Donald N. Sleeper  
*Treasurer*Flora S. Harris  
*Assistant Treasurer**Directors*H. N. Craig, Jr.  
†R. M. Craig  
\*J. L. Donovan  
F. A. Feldman  
A. S. Hurlburt  
†A. F. Kearin  
†A. W. Leighton\*G. S. Miller  
D. N. Sleeper  
D. N. Sleeper, Jr.  
\*G. W. Sleeper  
R. M. Surabian  
R. H. Thorson  
H. C. Valcour**The Medford Co-operative Bank**  
60 High StreetDate of Incorporation, June 21, 1886  
Began Business, July 7, 1886

Monthly Bank Day: The first Wednesday of each month

Rufus H. Bond  
*President*John D. Hand  
*Executive Officer*  
Vice PresidentCecelia G. Hussey  
*Treasurer**Directors*R. H. Bond  
†J. J. Carew  
†M. B. Collins  
\*A. H. Craft  
K. Hudson  
C. G. Hussey  
\*C. S. LeonardW. V. McDonough  
J. J. McGlynn  
†A. R. Staffier  
R. H. Surabian  
\*E. V. Telfer  
G. P. Trodella

\*Member of Security Committee.

†Member of Finance Committee.

**MEDFORD****West Medford Co-operative Bank**  
430 High StreetDate of Incorporation, May 9, 1924  
Began Business, June 10, 1924

Monthly Bank Day: The second Wednesday of each month

J. Raymond Gaffey  
*President*Robert M. Barclay  
*Executive Officer*Robert M. Barclay  
*Treasurer*Sigrid M. Erickson  
*Assistant Treasurer**Directors*\*R. M. Barclay  
\*J. R. Gaffey  
†E. T. Gilligan  
J. Kazanjian  
A. Maggiore†W. Marchese  
\*F. W. Marshall, Jr.  
R. B. Risman  
†W. R. Ward**MEDWAY****Medway Co-operative Bank**  
167 Village StreetDate of Incorporation, September 7, 1915  
Began Business, October 5, 1915

Monthly Bank Day: The first Tuesday of each month

John H. Reardon  
*President*Gerald J. Griffin  
*Executive Officer*Gerald J. Griffin  
*Treasurer*Anne L. Beksha  
*Assistant Treasurer**Directors*\*F. B. Clark  
\*G. J. Griffin  
A. T. Handverger  
F. J. Kelley  
†T. S. Lydon  
W. J. Malloy  
†R. J. Martin\*D. J. Murphy  
D. L. Murphy  
\*J. H. Reardon  
A. L. Saunders  
H. L. Shenker  
H. E. Sherman  
\*J. J. Sullivan**MELROSE****Melrose Co-operative Bank**  
638 Main StreetDate of Incorporation, April 4, 1890  
Began Business, April 20, 1890

Monthly Bank Day: The first Monday of each month

Ernest W. Lay  
*President*Robert L. Hutchinson  
*Executive Officer*Robert L. Hutchinson  
*Treasurer*David G. Warren  
Dorothy J. White  
*Assistant Treasurers**Directors*†T. M. Abbot  
\*H. A. Gilbert  
B. Gittes  
†D. E. Hennigar  
\*R. L. Hutchinson  
\*H. W. Jones  
†E. W. LayR. C. Lesaffre  
J. H. McBain  
\*E. F. Perkins  
H. T. Rand  
†E. C. Swim  
P. P. Whitehead  
C. B. Wills**MERRIMAC****The Economy Co-operative Bank**  
6 Church StreetDate of Incorporation, July 26, 1889  
Began Business, August 12, 1889

Monthly Bank Day: The second Monday of each month

Roy C. Journeay  
*President*Wilfred G. Journeay  
*Executive Officer*Wilfred G. Journeay  
*Treasurer**Directors*†B. C. Bickum  
\*U. N. Corson  
\*L. L. Dow  
\*H. M. Emery†G. F. Gibbs  
†R. C. Journeay  
W. G. Journeay**METHUEN****Methuen Co-operative Bank**  
243 BroadwayDate of Incorporation, April 4, 1923  
Began Business, April 13, 1923

Monthly Bank Day: The last business day of each month

Ernest E. Richardson  
*President*Alfred Eaton, Jr.  
*Executive Officer*Alfred Eaton, Jr.  
*Treasurer*Rita N. Arsenaault  
*Assistant Treasurer**Directors*†R. J. Boddy  
D. J. Cregg  
A. Eaton, Jr.  
A. B. Gordon  
†F. E. Hoyle†K. R. Hyde  
S. Pickles  
J. C. Proctor, Sr.  
\*E. E. Richardson  
\*H. A. Tatone**MIDDLEBOROUGH****Middleborough Co-operative Bank**  
30 South Main StreetDate of Incorporation, April 12, 1889  
Began Business, May 1, 1889

Monthly Bank Day: The third Tuesday of each month

(Vacant)  
*President*Harold J. Donner  
*Executive Officer*  
*Vice President*William C. MacLeod  
*Treasurer*John B. Lynde  
*Assistant Treasurer**Directors*H. A. Atkins  
H. K. Atkins  
P. R. Callan  
G. P. Deane  
\*H. J. Donner  
E. Gelsthorpe  
†J. R. Kyrrouz†D. F. McNearney  
\*R. A. Nourse  
\*J. F. Riley  
\*H. W. Sears  
A. A. Thomas  
R. B. Wilmot  
†L. Wood, Jr.

**MILLBURY****Millbury Co-operative Bank**  
97 Elm StreetDate of Incorporation, January 30, 1926  
Began Business, February 10, 1926

Monthly Bank Day: The second Wednesday of each month

Charles W. Monigle      John R. Dalrymple  
*President*                      *Executive Officer*John R. Dalrymple  
*Treasurer**Directors*

C. A. Carlson	*O. D. Matson
*J. R. Dalrymple	C. W. Monigle
W. B. Harris	J. W. Owen
W. G. Harris	*G. A. Russell
†J. Higginbottom	*J. Stewart
*W. E. Johnson	†W. T. Stockwell
A. J. Lehtinen	†P. A. Turgeon

**MILTON****Milton Co-operative Bank**  
420 Granite AvenueDate of Incorporation, July 9, 1919  
Began Business, September 17, 1919

Monthly Bank Day: The fourth Monday of each month

Frederick N. Marr      William P. Melley  
*President*                      *Executive Officer*William P. Melley      Donald H. Pierce  
*Treasurer*                      *Assistant Treasurer**Directors*

*J. C. Affanato	†D. H. Leahy
J. L. Bough	*A. E. Manning
†W. L. Caldwell	*F. N. Marr
†S. G. Craig	*W. P. Melley
T. J. Flatley	*W. J. Murdock
*L. F. Gallagher	A. L. Shriber
D. M. Jackson	C. A. Westhaver

**NEEDHAM****The Needham Co-operative Bank**  
1063 Great Plain AvenueDate of Incorporation, April 21, 1892  
Began Business, May 9, 1892**Branch Office**  
520 Main Street, Medfield

Monthly Bank Day: The second Wednesday of each month

Amos H. Shepherdson      Amos H. Shepherdson  
*President*                      *Executive Officer*Amos H. Shepherdson      Ernest R. Keith  
*Treasurer*                      Walter E. Anderson  
   *Assistant Treasurers**Directors*

*C. C. Cain	*A. S. Holt
F. L. Cheney	*E. F. O'Brien
†R. F. Day	*A. H. Shepherdson
L. E. Eaton	†E. F. Smith
*A. H. Godfrey	†A. D. Thorne
*J. N. Hall	

**NEW BEDFORD****New Bedford-Acushnet Co-operative Bank**  
111 William StreetDate of Incorporation, July 1, 1881  
Began Business, August 19, 1881

Monthly Bank Day: The third Friday of each month

Eliot D. Stetson, Jr.      Eugene F. Phelan  
*President*                      *Executive Officer*Eugene F. Phelan      Bertha M. Bedard  
*Treasurer*                      *Assistant Treasurer**Directors*

B. M. Bedard	†C. S. Kelley, III
†P. J. Coholan	*E. F. Phelan
*J. M. F. Donaghy	A. L. Rodgers
*W. A. Hendricks	*E. D. Stetson, Jr.
D. C. Howes	†C. H. Whittier

**NEWBURYPORT****Newburyport Co-operative Bank**  
42-44 State StreetDate of Incorporation, March 15, 1888  
Began Business, April 9, 1888

Monthly Bank Day: The second Monday of each month

Randolph L. Thurlow      Sumner F. Haley  
*President*                      *Executive Officer*Sumner F. Haley      Frances Randall  
*Treasurer*                      *Assistant Treasurer**Directors*

M. G. Ayers	W. T. Morse
*S. F. Haley	†M. E. Stickney
*W. B. Johnston	*R. L. Thurlow
†B. J. Matthews	†X. P. Walton

**NEWTON****The Auburndale Co-operative Bank**  
307 Auburn StreetDate of Incorporation, February 8, 1910  
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Edward B. Gray      Allard M. Valentine  
*President*                      *Executive Officer*John A. Shaw      Helen E. Betten  
*Treasurer*                      *Assistant Treasurer**Directors*

†C. D. Ansley	H. H. Ham, Jr.
S. J. Caruso	*F. P. LeBaron
G. N. Chamberlain, Jr.	*E. J. MacDonald
†F. F. Davidson	H. N. McGill
S. G. French	†W. A. Sutherland
R. J. M. Fyfe	*A. M. Valentine
*E. B. Gray	*W. F. White

\*Member of Security Committee.

†Member of Finance Committee.

**NEWTON****The Newton Co-operative Bank**  
305 Walnut StreetDate of Incorporation, June 4, 1888  
Began Business, September 4, 1888

Monthly Bank Day: The first Tuesday of each month

Walter A. Hood <i>President</i>	Walter A. Hood <i>Executive Officer</i>
Robert B. Nickerson <i>Treasurer</i>	Bruce C. Hamel <i>Assistant Treasurer</i>

*Directors*

T. V. Cleveland	W. W. Oliver
†T. F. Donnelly	U. M. Schiavone
*G. A. Haynes	†C. F. Schipper, Jr.
*W. A. Hood	D. Suvalle
*D. L. Morris	†N. H. S. Vincent
*R. B. Nickerson	

**Newton South Co-operative Bank**  
1156 Walnut StreetDate of Incorporation, July 8, 1913  
Began Business, September 18, 1913**Branch Office**

103 Union Street, Newton Centre

Monthly Bank Day: The last business day of each month

George T. McLaughlin <i>President</i>	Albert J. Rochette <i>Executive Officer</i>
Albert J. Rochette <i>Treasurer</i>	John B. Gilbert <i>Assistant Treasurer</i>

*Directors*

M. G. Basbas	†P. E. Keating
*M. DiCarlo	L. G. LeBlanc
J. W. Egan	†G. T. McLaughlin
*E. A. Fahey	G. Mosher
C. B. Foran	J. R. Redfern
†H. C. Freedman	*A. J. Rochette
*C. A. Hill	J. A. Water
K. F. Hughes	

**West Newton Co-operative Bank**  
1308 Washington StreetDate of Incorporation, June 16, 1892  
Began Business, June 22, 1892

Monthly Bank Day: The last business day of each month

Franklin K. Hoyt <i>President</i>	Lloyd H. Gates <i>Executive Officer</i>
Lloyd H. Gates <i>Treasurer</i>	Vives C. Jenkins <i>Assistant Treasurer</i>

*Directors*

†D. E. Bowen	*E. F. Rogers
*F. C. Chase	F. M. Sears
†J. A. Cranshaw	R. M. Segal
*J. B. Davis	†M. G. Sherman
L. H. Gates	*J. C. Skinner
*C. E. Hilliard	G. W. Tomlinson
F. K. Hoyt	*E. H. White, Jr.
*K. E. Prior	

**NORTHAMPTON****The Northampton Co-operative Bank**  
67 King StreetDate of Incorporation, May 21, 1889  
Began Business, May 24, 1889**Branch Office**

19 North Pleasant Street, Amherst

Monthly Bank Day: The first business day of each month

Harold Y. Beastall <i>President</i>	Harold Y. Beastall <i>Executive Officer</i>
James M. Ross <i>Treasurer</i>	Richard Ruddeforth <i>Assistant Treasurer</i>

*Directors*

*M. C. Aquadro	†H. G. Fish
†A. August	†W. C. Jones
*H. Y. Beastall	J. W. Lederle
J. E. Callahan	*A. E. Lumley
C. A. Dolan	A. D. Morse
W. E. Dwyer	J. M. Ross
*R. W. Finck	†J. W. Simpkin

**NORWOOD****The Norwood Co-operative Bank**  
24 Guild StreetDate of Incorporation, September 20, 1889  
Began Business, October 1, 1889

Monthly Bank Day: The first Tuesday of each month

Kenneth W. Tatro <i>President</i>	Kenneth W. Tatro <i>Executive Officer</i>
Charles P. Kent <i>Treasurer</i>	Hilka K. Sullivan Randall B. Tatro <i>Assistant Treasurers</i>

*Directors*

*A. P. Allen	†J. J. Murphy
*J. J. Callahan	*L. Orent
P. O. Coakley	*C. L. Rich
†E. L. Donovan	*K. W. Tatro
R. V. Garner	R. W. Williamson
†C. J. McCreery	

**PEABODY****The Peabody Co-operative Bank**  
32 Main StreetDate of Incorporation, May 28, 1888  
Began Business, June 16, 1888

Monthly Bank Day: The third Friday of each month

William J. D. Ratcliff <i>President</i>	William J. D. Ratcliff <i>Executive Officer</i>
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Theodore W. Lawson, Jr.  
*Treasurer**Directors*

F. J. Bresnahan	R. G. Lynch
A. J. Buckley	†T. E. Lynch, Jr.
L. F. Conway	A. L. Pierce
†T. E. Hayes	*W. J. D. Ratcliff
J. R. Houlihan	†J. A. Sanger
*J. D. Jeffers	H. F. Spaulding
H. W. Legro	*†W. P. Trask

**PITTSFIELD****The Pittsfield Co-operative Bank  
70 South Street**

Date of Incorporation, February 15, 1889  
Began Business, March 5, 1889

**Branch Office  
645 Main Street, Dalton**

Monthly Bank Day: The last bank business day of each month

Sidney M. Smith <i>President</i>	Sidney M. Smith <i>Executive Officer</i>
Sidney M. Smith <i>Treasurer</i>	Albert D. Reinhardt, Jr. Donald L. Retallick <i>Assistant Treasurers</i>

**Directors**

†R. D. Bardwell, Jr. C. Davis	P. N. Petricca *H. Reynolds
†B. M. England	S. M. Shapiro
*F. A. Hanlon	*S. M. Smith
A. Goodale, Jr.	W. A. Whittlesey, III
†R. T. Jones, III	R. H. Wilkinson

**QUINCY****The Granite Co-operative Bank  
440 Hancock Street**

Date of Incorporation, May 18, 1953  
Began Business, May 29, 1953

**Branch Office  
120 Granite Street**

Monthly Bank Day: The last business day of each month

Reuben A. Grossman <i>President</i>	Mary E. Holmes <i>Executive Officer</i>
Mary E. Holmes <i>Treasurer</i>	Julia F. Mulvoy <i>Assistant Treasurer</i>

**Directors**

*N. T. Belt	†N. Grossman
*H. C. Berry	R. A. Grossman
*B. C. Cohen	S. W. Grossman
†G. R. Curtis	†J. F. Hallisey
*A. Dockser	*M. E. Holmes
C. E. Dockser	A. Poley
	S. Stadfeld

**The Quincy Co-operative Bank  
1259 Hancock Street**

Date of Incorporation, April 17, 1889  
Began Business, May 7, 1889

**Branch Office  
Route 53 and Rockland Street, Hanover**

Monthly Bank Day: The first Wednesday of each month

Heslip E. Sutherland <i>President</i>	Heslip E. Sutherland <i>Executive Officer</i>
Ralph W. Moorhead <i>Treasurer</i>	Marjorie Caswell Lawrence D. Duncan, III Lennart B. Plahn, Jr. Byron H. Weber, Jr. <i>Assistant Treasurers</i>

**Directors**

*W. S. Carson	*N. V. Papani
†A. W. Clark	*W. P. Smith
†E. P. Grossman	*H. E. Sutherland
†J. R. Herbert	*A. A. Weidman
W. A. O'Connell	

**Shipbuilders Co-operative Bank  
1 Granite Street**

Date of Incorporation, January 16, 1920  
Began Business, February 20, 1920

Monthly Bank Day: The second Friday of each month

Francis X. McCauley <i>President</i>	Francis X. McCauley <i>Executive Officer</i>
Francis X. McCauley <i>Treasurer</i>	Marion F. Osborne <i>Assistant Treasurer</i>

**Directors**

L. Antonelli	*A. D. Losordo
*J. F. Cronin	*A. F. MacDonald
†F. Duggan	W. J. Martin, Sr.
K. P. Fallon, Jr.	*F. X. McCauley
†J. W. Kapples, Jr.	K. L. Nash
†R. J. Larkin	*B. Rappaport

**RANDOLPH****The Randolph Co-operative Bank  
142 North Main Street**

Date of Incorporation, January 29, 1889  
Began Business, February 7, 1889

Monthly Bank Day: The first Thursday of each month

Walter J. Good <i>President</i>	Edward C. Hoeg <i>Executive Officer</i>
Edward C. Hoeg <i>Treasurer</i>	Pauline W. Wilbur <i>Assistant Treasurer</i>

**Directors**

*W. G. Billingham	W. J. Leahy
†R. W. Cartwright, Jr.	C. L. Macauley
*E. R. Flaherty	C. L. Paine
*W. J. Good	†J. L. Porter
R. H. Hutchinson	R. L. Schneider
†F. J. Leahy	J. J. Semensi

**READING****Reading Co-operative Bank  
180 Haven Street**

Date of Incorporation, November 27, 1886  
Began Business, December 6, 1886

**Branch Office  
382 Middlesex Avenue, Wilmington**

Monthly Bank Day: The Tuesday following the first Monday of each month

Paul E. Case <i>President</i>	Leslie D. Stark <i>Executive Officer</i>
Leslie D. Stark <i>Treasurer</i>	T. Gerald Richards <i>Assistant Treasurer</i>

**Directors**

*S. A. Abbott	†H. E. Melzar
A. C. Blake	R. A. Muir
*P. E. Case	*C. E. Oldmixon
W. G. Day	†R. K. Pomeroy
W. K. Irwin	J. T. Rankin
E. R. Jones	B. F. Sands
†R. M. Kelmon	L. D. Stark
A. T. Koenig, Jr.	

**ROCKLAND****Rockland Co-operative Bank  
Rockland Plaza**

Date of Incorporation, February 21, 1911  
Began Business, March 9, 1911

Monthly Bank Day: The second Thursday of each month

Robert J. Geogan <i>President</i>	Edward J. Corcoran, Jr. <i>Executive Officer</i>
Edward J. Corcoran, Jr. <i>Treasurer</i>	Delma M. O'Brien <i>Assistant Treasurer</i>

**Directors**

A. A. Carnes	†N. F. Lough
J. W. Cogan	†W. T. Magoun
W. D. Coughlan	†S. A. Peterson
*J. B. Estes	F. A. Russell
*G. A. Gallagher	*A. E. Sullivan
R. J. Geogan	R. D. Tedeschi
†J. M. Golemme	

**SALEM****The Roger Conant Co-operative Bank  
256 Essex Street**

Date of Incorporation, November 9, 1894  
Began Business, November 13, 1894

Monthly Bank Day: The last business day of each month

Felix A. Kulik <i>President</i>	Felix A. Kulik <i>Executive Officer</i>
Felix A. Kulik <i>Treasurer</i>	Ruth A. Anthony <i>Assistant Treasurer</i>

**Directors**

†W. S. Follett	*H. S. Lefavour
†E. A. Harding	*R. B. Morrison
*F. A. Kulik	*R. H. Porter
*R. G. Lavender	†R. L. Smith
C. H. LeBrun	B. G. Voyer

**Salem Co-operative Bank  
71 Washington Street**

Date of Incorporation, April 7, 1888  
Began Business, April 13, 1888

Monthly Bank Day: The last business day of each month

H. Willard Horne <i>President</i>	H. Willard Horne <i>Executive Officer</i>
H. Willard Horne <i>Treasurer</i>	Peter W. Copelas <i>Assistant Treasurer</i>

**Directors**

*W. W. Brouillette	*H. W. Horne
†H. F. Callahan	†E. P. Parker
D. E. Gogswell	†L. H. Pauling
*F. A. Gallagher	P. Strome
R. A. Hamilton	

**SANDWICH****Sandwich Co-operative Bank  
Main Street**

Date of Incorporation, October 1, 1885  
Began Business, December 15, 1885

**Branch Office****Cohasset Avenue, Buzzards Bay, Bourne**

Monthly Bank Day: The third Tuesday of each month

John T. Liberty <i>President</i>	George Sutton <i>Executive Officer</i>
George Sutton <i>Treasurer</i>	Camilla E. Nevius William A. Warren <i>Assistant Treasurers</i>

**Directors**

I. K. Besse	*J. T. Liberty
*W. G. Bryden	*A. D. Maddalena, Jr.
†C. E. Cross	T. Murphy
*C. I. Goodspeed	†D. R. Small
*R. A. Goodspeed	†N. B. Snow
A. M. Handy	G. Sutton

**SAUGUS****Saugus Co-operative Bank  
544 Lincoln Avenue**

Date of Incorporation, March 31, 1911  
Began Business, May 10, 1911

Monthly Bank Day: The second Wednesday of each month

Earle W. Cousens <i>President</i>	Donald I. Dobson <i>Executive Officer</i>
Donald I. Dobson <i>Treasurer</i>	Marjorie E. Anable <i>Assistant Treasurer</i>

**Directors**

G. H. Anthony	†H. B. Huff, Jr.
*E. W. Cousens	*J. S. King
*D. I. Dobson	†G. R. Moriello
F. J. England, Jr.	J. Picariello
B. A. Fullerton	H. B. Poole
†S. E. Gillespie	*L. P. Sanborn
J. A. Hollett	

**SHARON****The Sharon Co-operative Bank  
7 South Main Street**

Date of Incorporation, January 19, 1912  
Began Business, February 12, 1912

Monthly Bank Day: The third Monday of each month

Dwight P. Colburn <i>President</i>	Robert F. Currie <i>Executive Officer</i>
	Robert F. Currie <i>Treasurer</i>

**Directors**

R. S. Aronson	†W. F. Hickes
E. M. Berger	†W. H. Howe
*F. A. Chase	A. C. Kellogg
*D. P. Colburn	†E. E. Leavitt
F. T. Curley	S. LeVine
*R. F. Currie	A. B. Temple
K. A. Gelpke	*H. S. Whitney
	V. B. Winchester

**SHIRLEY****Shirley Co-operative Bank**  
25 Main Street

Date of Incorporation, December 27, 1907  
Began Business, January 1, 1908

Monthly Bank Day: The second Wednesday of each month

Vernon H. Griffin  
*President*

Donald L. Bradford  
*Executive Officer*

Donald L. Bradford  
*Treasurer*

Gladys S. Will  
*Assistant Treasurer*

*Directors*

\*D. L. Bradford  
C. E. Brown  
†R. E. Brown  
H. F. Choate  
\*H. W. Dunn  
V. H. Griffin  
\*J. F. Gundersen

\*R. K. Healy  
P. R. Howard  
\*D. P. McDuffee  
†E. J. Michaud  
†O. J. Roux  
R. S. Wheeler

**SOMERVILLE****Central Co-operative Bank**  
399 Highland Avenue

Date of Incorporation, January 15, 1915  
Began Business, February 1, 1915

Monthly Bank Day: The last business day of each month

John D. Kelley  
*President*

Joseph R. Doherty  
*Executive Officer*

Joseph R. Doherty  
*Treasurer*

Margaret E. McGurl  
*Assistant Treasurer*

*Directors*

W. F. Bennett  
\*W. G. Cheever  
\*J. R. Doherty  
\*L. C. Donahue  
\*W. J. Donovan  
J. F. Heffernan  
\*J. D. Kelley

J. H. Kolligian  
A. B. Mahoney  
†J. T. McGrath  
R. J. Muldoon  
†P. L. Pellegrini  
†J. J. Vaccaro

**Somerville Co-operative Bank**  
12 Bow Street

Date of Incorporation, May 4, 1880  
Began Business, June 7, 1880

Monthly Bank Day: The first Monday of each month

Hubert A. Mitchell  
*President*

Hubert A. Mitchell  
*Executive Officer*

Catherine J. Webb  
*Treasurer*

*Directors*

†A. J. Anthony  
†N. A. Belden  
\*T. F. Bennett, Jr.  
J. F. Colgan  
D. A. Harkins  
W. J. Hubert

K. H. Lyon  
A. J. Martignette  
\*H. A. Mitchell  
\*T. E. Vanderstine  
†C. W. Walters  
D. J. Zoccola

**SOUTHBRIDGE****The Southbridge Co-operative Bank**  
15 Elm Street

Date of Incorporation, March 8, 1910  
Began Business, April 7, 1910

Monthly Bank Day: The last business day of each month

Robert P. Montague  
*President*

Robert E. Coderre  
*Executive Officer*

Robert E. Coderre  
*Treasurer*

Rita L. Lavallee  
Robert E. Kroll  
*Assistant Treasurers*

*Directors*

G. E. Casaubon  
\*R. E. Coderre  
\*L. E. Colognesi  
†M. J. Kurposka  
\*J. V. Laughnane  
†S. F. Liro

R. P. Montague  
O. J. Paquette, Jr.  
W. Richard  
†H. N. Smith  
\*G. R. Tasse  
A. J. Wall, Jr.

**SPRINGFIELD****United Co-operative Bank**  
81 State Street

Date of Incorporation, April 18, 1882  
Began Business, May 9, 1882

**Branch Offices**

37 Elm Street, West Springfield  
459 Main Street, Indian Orchard  
864 State Street, Springfield

Monthly Bank Day: The second Tuesday of each month

Floyd A. Oatman  
*President*

Earle C. Harvey  
*Executive Officer*  
*Vice President*

Raymond Serrenho  
*Treasurer*

Eva Anderson  
Nancy E. Albert  
Muriel P. Sears  
Albert H. Morris  
*Assistant Treasurers*

*Directors*

D. S. Ames  
†S. P. Blake  
J. J. Borgatti  
†E. G. Boss  
R. W. Bozenhard, Sr.  
G. C. F. Carlson  
\*H. N. Charkoudian  
†S. R. Cook  
†G. B. Corcoran  
M. J. Donovan  
E. C. Hawley  
B. Mount

\*F. A. Oatman  
\*R. M. Robinson  
\*C. Ruggles, Jr.  
R. Serrenho  
\*G. B. Shattuck  
†C. B. Smith  
\*R. C. Streeter  
\*W. Sturtevant  
H. M. Teece  
T. G. Wallace  
†W. L. Wright  
\*G. R. Yerrall, III

**STONEHAM**

**Stoneham Co-operative Bank**  
365 Main Street

Date of Incorporation, January 10, 1887  
Began Business, February 1, 1887

**Branch Office**  
93 Main Street

Monthly Bank Day: The second Tuesday of each month

Harold S. Adams  
*President*

Harold S. Adams  
*Executive Officer*

Howard F. Achorn  
*Treasurer*

Robert M. Ellis  
*Assistant Treasurer*

**Directors**

H. Achorn  
H. Adams  
L. Barbo  
\*G. Beane  
†J. Coles, Jr.  
K. Currie  
\*E. Elliott

†W. Jones  
†M. Kennett  
W. Lister  
\*J. Nelson  
R. Pelton  
R. Seitz  
M. Taylor

**STOUGHTON**

**The Stoughton Co-operative Bank**  
20 Park Street

Date of Incorporation, March 23, 1886  
Began Business, April 10, 1886

Monthly Bank Day: The last business day of each month

Peter J. McGarvey  
*President*

E. LeRoy Clark  
*Executive Officer*

E. LeRoy Clark  
*Treasurer*

Mildred R. Halliden  
*Assistant Treasurer*

**Directors**

H. M. Bean  
\*A. W. Buckley  
R. J. Buckley  
\*E. L. Clark  
J. R. Coogan, Jr.  
L. F. Madden  
\*P. J. McGarvey  
†F. L. Morse

\*W. J. O'Brien  
†R. M. O'Day  
\*A. L. Penardi  
†B. J. Reilly  
T. L. Roach  
A. Savini  
G. T. Whiting

**SWAMPSCOTT**

**Puritan Co-operative Bank**  
238 Humphrey Street

Date of Incorporation, September 12, 1966  
Began Business, November 28, 1966

Monthly Bank Day: The last business day of each month

Arnold Y. Tarlow  
*President*

Vincent Pretola  
*Executive Officer*

Vincent Pretola  
*Treasurer*

**Directors**

†A. W. Ashton  
C. Beldekas  
H. Connolly  
J. Goldman  
A. B. Goldstein  
†A. Lewis  
\*I. S. Marcus  
\*J. R. McDuffee

M. M. Ossoff  
S. E. Pappas  
†S. J. Patkin  
\*A. Y. Tarlow  
\*D. Todreas  
\*N. Weiner  
S. J. Weiner

**TAUNTON**

**Mechanics' Co-operative Bank**  
308 Bay Street

Date of Incorporation, September 14, 1877  
Began Business, September 17, 1877

Monthly Bank Day: The first Monday after the fifteenth of each month

George W. Robertson  
*President*

Thomas J. Tower  
*Executive Officer*

Thomas J. Tower  
*Treasurer*

Beatrice F. Burt  
*Assistant Treasurer*

**Directors**

†G. F. Bellamy, Jr.  
R. E. Bentley  
E. J. Brennan  
F. G. Burt  
\*F. Kerry  
\*M. D. Lemaire  
B. Mozzone

D. T. Noyes  
H. L. Reckard  
\*G. W. Robertson  
†L. S. Rubin  
T. J. Tower  
†F. R. Tripp  
L. B. Wood

**Taunton Co-operative Bank**  
4 Winthrop Street

Date of Incorporation, March 2, 1880  
Began Business, March 17, 1880

**Branch Office**  
1400 Fall River Avenue, Seekonk

Monthly Bank Day: The third Tuesday of each month

Joseph C. Murray  
*President*

Joseph C. Murray  
*Executive Officer*

Joseph C. Murray  
*Treasurer*

Ruth R. Woodward  
Raymond F. Wheeler  
Joseph F. Ventura, Jr.  
*Assistant Treasurers*

**Directors**

J. Abreau  
P. J. Assiran  
†R. E. Costello  
H. G. Crapo  
E. D. Duffy  
C. R. Galligan  
\*E. S. Hill  
W. T. Hurley, Jr.

\*R. H. Lincoln  
\*J. C. Murray  
\*A. B. Pierce  
†S. D. Robinson  
S. E. Simmons  
†C. L. Vanderwarker  
\*R. Yelle

**The Weir Co-operative Bank**  
33-35 Weir Street

Date of Incorporation, July 11, 1884  
Began Business, July 16, 1884

Monthly Bank Day: The first Tuesday after the sixteenth of each month

Joseph H. Martin  
*President*

Edward J. Anastasi  
*Executive Officer*

Edward J. Anastasi  
*Treasurer*

**Directors**

\*E. J. Anastasi  
B. A. Friedman  
\*G. A. Horton  
J. H. Martin  
\*A. S. O'Keefe  
†C. A. Perry  
L. W. Phillips

W. G. Powers  
W. F. Rayment  
†M. C. Robbins  
\*W. M. Swift  
\*J. F. Trucchi  
†T. T. Tweedy



**TEMPLETON****The Baldwinville Co-operative Bank**  
5 Central StreetDate of Incorporation, July 16, 1889  
Began Business, July 24, 1889

Monthly Bank Day: The fourth Wednesday of each month

Winton H. Gleason  
*President*Catherine Pianka  
*Executive Officer*Catherine Pianka  
*Treasurer*M. Jane Eaton  
*Assistant Treasurer**Directors*O. W. Adams  
†W. W. Colburn  
\*W. H. Gleason  
\*W. J. Graves  
N. L. Kendall, Jr.  
F. S. Kenney  
†M. A. Miller  
A. F. MoultonW. B. Paine  
P. J. Pease  
R. F. Smith  
\*G. A. Stuart  
\*R. L. Tousignant  
H. R. Wheeler  
†E. A. Wirkkala**TISBURY****The Martha's Vineyard Co-operative Bank**  
South Main StreetDate of Incorporation, April 22, 1909  
Began Business, May 14, 1909

Monthly Bank Day: The second Wednesday of each month

Leland W. Renear  
*President*Edmund F. Noke  
*Executive Officer*Edmund F. Noke  
*Treasurer*Maxine K. Bardwell  
*Assistant Treasurer**Directors*H. Cronig  
†D. M. Flanders  
†W. E. Flanders  
†G. S. Garland  
M. M. Gouldsey  
L. M. Greene  
A. H. Jernegan  
S. C. Luce, Jr.\*J. M. Lambert  
\*P. J. Norton  
R. M. Packer, Jr.  
J. E. Phillips  
\*L. W. Renear  
\*W. C. Ripley  
D. W. Robb**UXBRIDGE****Uxbridge Co-operative Bank**  
35 North Main StreetDate of Incorporation, February 5, 1929  
Began Business, March 20, 1929

Monthly Bank Day: The first Friday of each month

Frank Prestera  
*President*Amory A. Aldrich  
*Executive Officer*Armory A. Aldrich  
*Treasurer*Alice M. Fitzpatrick  
*Assistant Treasurer**Directors*\*A. A. Aldrich  
\*W. P. Barron  
\*T. J. Brennan  
\*H. C. Bridges  
F. L. Kenney  
\*F. E. LarkinF. Prestera  
†W. Ratkiewicz  
H. B. Seagrave  
†K. D. Taft  
†A. D. Tanerell**WAKEFIELD****Wakefield Co-operative Bank**  
342 Main StreetDate of Incorporation, January 31, 1887  
Began Business, March 5, 1887**Branch Office**  
596 Main Street, Lynnfield

Monthly Bank Day: The tenth day of each month

Hiram A. Tobey  
*President*Galen W. Hoyt  
*Executive Officer*Galen W. Hoyt  
*Treasurer*Edith M. Cox  
Dorothy L. Finn  
*Assistant Treasurers**Directors*\*M. G. Berman  
\*W. H. Decker  
H. B. Evans  
G. B. Fay  
R. F. Goodspeed  
\*J. Hollett  
R. A. Hovey\*G. W. Hoyt  
†J. J. McCarthy  
†W. C. McKie  
J. J. Round, Jr.  
†K. W. Thomson  
\*H. A. Tobey  
J. M. Wenzel**WALPOLE****Walpole Co-operative Bank**  
982 Main StreetDate of Incorporation: June 11, 1912  
Began Business, June 12, 1912

Monthly Bank Day: The last business day of each month

Denis F. O'Brien  
*President*Ralph P. Kelley  
*Executive Officer*Ralph P. Kelley  
*Treasurer*Joseph W. Curry, Jr.  
*Assistant Treasurer**Directors*†J. L. Coburn  
\*C. B. Gove  
\*C. E. Hartshorn  
S. R. Hoffman  
\*R. H. Kannally  
\*R. P. KelleyA. J. Lorusso  
†W. D. McLean  
D. F. O'Brien  
H. D. Robinson  
†W. Warren**WALTHAM****Middlesex Family Co-operative Bank**  
20 Lexington StreetDate of Incorporation, December 30, 1953  
Began Business, January 23, 1954

Monthly Bank Day: The last business day of each month

Robert A. Grimes  
*President*Edward T. Cousineau  
*Executive Officer*Leo Gallitano  
*Treasurer**Directors*W. E. Andrews  
†P. E. Burke  
†R. A. Campisi  
J. C. Collins  
\*W. H. Curnyn  
\*L. Gallitano  
\*R. A. Grimes\*W. I. Hays  
L. J. Kirsch, Jr.  
†A. L. McAloon  
M. Mele  
N. J. Semenza  
†T. F. Walsh  
\*B. Wolk

\*Member of Security Committee.

†Member of Finance Committee.

**WARE****Ware Co-operative Bank**  
Main and Church StreetsDate of Incorporation, March 23, 1920  
Began Business, April 10, 1920**Branch Office**  
24 Main Street, Three Rivers

Monthly Bank Day: The second Friday of each month

Francis H. Chrobak <i>President</i>	Francis H. Chrobak <i>Executive Officer</i>
Francis H. Chrobak <i>Treasurer</i>	Herman W. Leonard <i>Assistant Treasurer</i>

*Directors*

†T. N. Bonnayer	*A. H. Schoomaker
†G. J. Burgiel	N. W. Schoonmaker
*F. H. Chrobak	F. J. Swiatlowski
*T. A. Deslauriers	*C. E. Williams
†P. J. Rzeknikiewicz	

**WAREHAM****Wareham Co-operative Bank**  
261 Main StreetDate of Incorporation, May 1, 1918  
Began Business, June 1, 1918

Monthly Bank Day: The second Tuesday of each month

Allison R. Cook <i>President</i>	Walter C. Morse <i>Executive Officer</i>
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Walter C. Morse  
*Treasurer**Directors*

W. M. Atwood	*L. P. Cross
*E. K. Baker	*L. L. Eldredge
†J. J. Bosnengo	*R. C. Hammond
†A. R. Cook	*W. C. Morse
*C. C. Cornwell	†H. E. Ryder

**WEBSTER****The Webster Co-operative Bank**  
218 Main StreetDate of Incorporation, August 2, 1889  
Began Business, August 8, 1889

Monthly Bank Day: The second Thursday of each month

John E. LaBonte <i>President</i>	Richard C. Luce <i>Executive Officer</i>
Richard C. Luce <i>Treasurer</i>	M. Ella Towne <i>Assistant Treasurer</i>

*Directors*

*J. J. Bergin	*R. C. Luce
†W. H. Cassidy, II	†E. R. McGuinness
*H. E. Charniak	M. P. Perry
†T. C. Deary	*W. J. Simcusky
†J. E. LaBonte	

**WELLESLEY****Wellesley Co-operative Bank**  
577 Washington StreetDate of Incorporation, January 24, 1911  
Began Business, January 25, 1911

Monthly Bank Day: The second Wednesday of each month

William H. Gleason, Sr. <i>President</i>	William H. Gleason, Jr. <i>Executive Officer</i>
William H. Gleason, Jr. <i>Treasurer</i>	Walter M. Himebaugh <i>Assistant Treasurer</i>

*Directors*

J. E. Cahill	†G. H. MacGillivray
*W. H. Gleason	*W. M. McNamara
*W. H. Gleason, Jr.	A. C. Shaw
†W. O. Hewett	*T. H. Slaman
†C. N. Holman	

**WESTFIELD****Westfield Co-operative Bank**  
10 Elm StreetDate of Incorporation, December 13, 1881  
Began Business, December 19, 1881

Monthly Bank Day: The third Monday of each month

William L. Wallis <i>President</i>	William L. Wallis <i>Executive Officer</i>
William L. Wallis <i>Treasurer</i>	Gertrude Andras Donald W. Blair Robert L. Ring <i>Assistant Treasurers</i>

*Directors*

D. W. Blair	F. H. Miller
*H. F. Dalton	C. E. Schwer
*A. L. Finlay	†R. S. Scott
R. N. Gaylord, Jr.	F. F. Stange
†S. M. Healey	*W. L. Wallis
A. L. MacLean	*A. T. Wiggin
†M. R. Mason	

**WEYMOUTH****The North Weymouth Co-operative Bank**  
35 Sea StreetDate of Incorporation, September 26, 1910  
Began Business, October 1, 1910

Monthly Bank Day: The first Friday of each month

George M. Winters <i>President</i>	Russell A. Stiles <i>Executive Officer</i>
Russell A. Stiles <i>Treasurer</i>	Marie F. O'Rourke <i>Assistant Treasurer</i>

*Directors*

*C. W. Burgess	†B. Santacroce
*J. T. Cazeault	†E. W. Stiles
H. A. Chubbuck	*R. A. Stiles
J. F. Newton	*H. W. White
†W. F. Roulston	G. M. Winters

### South Shore Co-operative Bank 17 Front Street

Date of Incorporation, April 18, 1890  
Began Business, May 5, 1890

Monthly Bank Day: The first Monday of each month

George E. England  
*President*

George E. England  
*Executive Officer*

George E. England  
*Treasurer*

Gertrude M. Bosien  
*Assistant Treasurer*

#### Directors

R. J. Amabile  
A. A. Cicchese  
\*R. C. Cowing  
\*E. M. Dwyer  
\*G. E. England  
†J. E. Gridley

†G. E. Jordan  
W. L. Oak  
\*H. J. Rose  
†A. Thorp  
\*F. Valicenti

### South Weymouth Co-operative Bank 12 Union Street

Date of Incorporation, February 28, 1889  
Began Business, March 9, 1889

Monthly Bank Day: The second Thursday of each month

Frank W. Holbrook  
*President*

John E. Horace  
*Executive Officer*

John E. Horace  
*Treasurer*

Donald E. Baltucci  
*Assistant Treasurer*

#### Directors

†A. F. Danehy  
†R. E. Gauley  
\*E. R. Grieves  
\*F. W. Holbrook  
J. E. Horace

†J. M. Leahy  
†J. B. O'Kane  
\*C. C. Starratt  
\*H. D. Williams

## WINCHENDON

### Winchendon Co-operative Bank 77 Central Street

Date of Incorporation, September 9, 1891  
Began Business, September 16, 1891

Monthly Bank Day: The third Wednesday of each month

Nelson T. Bateman  
*President*

Harold P. Hackett, Jr.  
*Executive Officer*

Harold P. Hackett, Jr.  
*Treasurer*

#### Directors

\*N. T. Bateman  
O. J. Dellasanta  
E. P. Fletcher  
\*R. A. Giardini  
\*R. B. Greenwood, Jr.  
H. P. Hackett, Jr.

†J. D. Hildreth  
†S. A. Jones  
\*J. J. O'Donnell  
†R. H. Porter  
†R. F. Robichaud

## WINCHESTER

### Winchester Co-operative Bank 19 Church Street

Date of Incorporation, November 13, 1893  
Began Business, November 13, 1893

Monthly Bank Day: The first Monday of each month

Henry L. Clark, Jr.  
*President*

George L. Billman  
*Executive Officer*

George L. Billman  
*Treasurer*

Concetta F. Derro  
*Assistant Treasurer*

#### Directors

S. R. Andrews  
\*G. L. Billman  
S. C. Blanchard  
†D. H. Bradley, II  
†W. S. Carpenter

H. L. Clark, Jr.  
†F. W. McCormack  
\*C. A. Murphy  
S. E. Neill  
\*P. J. Whitney

## WINTHROP

### Winthrop Co-operative Bank 15 Bartlett Road

Date of Incorporation, February 15, 1907  
Began Business, March 13, 1907

Monthly Bank Day: The second Wednesday of each month

Edward A. Barclay  
*President*

Norman W. Davis  
*Executive Officer*

Norman W. Davis  
*Treasurer*

Florence Auburn  
Jeanie B. Colby  
*Assistant Treasurers*

#### Directors

\*E. A. Barclay  
†F. A. Baumeister  
\*N. W. Davis  
H. R. Dodge

\*C. N. Hayden  
†C. L. Hicks  
†T. B. Smith

## WOBURN

### Woburn Co-operative Bank 6 Common Street

Date of Incorporation, February 21, 1887  
Began Business, March 10, 1887

Monthly Bank Day: The second Thursday of each month

Terence D. Kenney  
*President*

Terence D. Kenney  
*Executive Officer*

William F. Dunn  
*Treasurer*

Charles G. Sheeran, Jr.  
*Assistant Treasurer*

#### Directors

A. A. Altavesta  
†E. J. Bixby  
\*E. G. Boyle  
†J. F. Buel  
\*W. F. Dunn  
†E. C. Fowle

R. C. Johnson  
L. C. Keleher  
\*T. D. Kenney  
J. P. Sheeran  
R. J. Spence

\*Member of Security Committee.

†Member of Finance Committee.

**WRENTHAM****Wrentham Co-operative Bank  
102 South Street**

Date of Incorporation, February 26, 1901  
Began Business, March 13, 1901

Monthly Bank Day: The second Wednesday of each month

Charles C. Winter  
*President*

James H. Roberts  
*Executive Officer*

James H. Roberts  
*Treasurer*

Muriel I. Beresford  
*Assistant Treasurer*

*Directors*

\*C. W. Capron  
†G. M. Carlson  
†L. DaVia  
S. C. Haskins  
R. L. Hatch  
W. H. Hough

†E. O. Olsen  
\*J. H. Roberts  
W. D. Sullivan  
\*J. A. Warren  
B. E. White  
\*C. C. Winter

**YARMOUTH****The Cape Cod Co-operative Bank  
Hallet Street**

Date of Incorporation, July 19, 1921  
Began Business, August 4, 1921

**Branch Office  
Route 6A, East Dennis**

Monthly Bank Day: The first Thursday of each month

Nye Crowell  
*President*

Nye Crowell  
*Executive Officer*

Harriett G. Chase  
*Treasurer*

Ruth T. Catto  
Mary Kimball  
*Assistant Treasurers*

*Directors*

†L. R. Armstrong  
C. E. Chamberlain, Jr.  
\*N. Crowell  
†H. C. Doane  
\*O. W. Doane, Jr.  
W. M. Gaffney  
\*R. S. Hall

†F. H. Hinckley, Jr.  
L. W. Newman  
A. J. Scully, Jr.  
\*A. L. Smith  
\*P. M. Sykes  
R. Thacher





ABSTRACTS OF THE ANNUAL REPORTS  
OF  
CO-OPERATIVE BANKS,  
CO-OPERATIVE CENTRAL BANK,  
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT  
ASSOCIATION  
FOR THE YEAR ENDING  
AT THE CLOSE OF BUSINESS  
APRIL 1968  
AND  
SAVINGS AND LOAN ASSOCIATIONS  
AT THE CLOSE OF BUSINESS  
DECEMBER 1967

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$4,605,301	\$4,433,051
Direct reduction — 90% valuation . . . . .	476,348	261,690
V.A. loans . . . . .	262,615	87,645
Federal Housing Administration, Title II . . . . .	169,659	—
Statutory common form . . . . .	—	—
Principal payments suspended . . . . .	29,285	30,584
Other real estate . . . . .	141,063	—
Participation . . . . .	84,539	118,088
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	23,096	69,983
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	9,957	294,197
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	17,590	74,196
Paid-up certificates . . . . .	89,590	8,090
Savings . . . . .	32,450	127,737
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	26,760
Real estate held by foreclosure and in possession . . . . .	8,961	9,327
Bank building . . . . .	67,262	—
Alterations to leased quarters . . . . .	—	6,719
Furniture, fixtures and equipment . . . . .	16,864	27,317
Share Insurance Fund . . . . .	1,281	2,846
Due from Co-operative Central Bank . . . . .	63,619	60,517
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	747,526	908,639
Other bonds and notes legal for reserve . . . . .	175,000	—
Bonds and notes not legal for reserve . . . . .	49,907	—
Federal Home Loan Bank stock . . . . .	74,600	48,800
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	153,886	222,609
Prepaid expenses . . . . .	2,884	—
Other assets . . . . .	—	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$7,303,283</b>	<b>\$6,818,795</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$309,733	\$680,965
Profits capital . . . . .	53,303	132,536
Paid-up share certificates . . . . .	3,224,200	586,200
Savings share accounts . . . . .	2,944,315	4,667,446
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	19,789	14,723
Suspended share accounts . . . . .	44	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	22,145	—
Reserves:		
Guaranty fund . . . . .	249,474	211,642
Surplus . . . . .	52,811	94,946
Other reserves . . . . .	190,604	215,365
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	13,103
Credits of members not applied . . . . .	387	2,005
Due on uncompleted loans . . . . .	80,879	51,256
Borrowers' accumulations for taxes . . . . .	146,268	94,020
Reserve for Federal Income Taxes . . . . .	700	1,000
Reserve for State excise . . . . .	910	2,174
Unearned discount . . . . .	5,742	45,692
Other liabilities . . . . .	1,979	5,722
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$7,303,283</b>	<b>\$6,818,795</b>



AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
— \$2,554,347 224,676 569,181 — 73,893 8,242 — — — 13,208 4,209 1,315  17,500 7,005 38,857  12,970  24,441  5,763 1,669 35,995  279,485 — — 38,300 — 48,929 2,192 —  \$3,962,177	— \$16,095,117 1,054,351 1,421,680 — 206,800 8,722 32,563 646,536 — 418,210 11,375 16,018 —  74,005 94,720 161,155  —  76,690  19,076 40,362 202,507  2,018,845 — — 259,600 — 484,680 10,702 1,000  \$23,354,714	— \$7,507,424 283,884 480,337 — 32,198 67,781 109,305 253,382 — — 106,842 — 1,112  34,745 52,485 116,749  28,097 19,621 55,562  — 12,060 1 90,897  863,492 — 58,484 105,700 — 564,320 2,000  \$10,846,478	\$564,295 2,864,255 209,587 — — — — — — 13,527 6,225 —  23,215 34,365 35,590  —  3,296 3,295 532 40,221  309,281 35,000 29,900 — 200,720 314 —  \$4,373,618	— \$4,314,179 248,355 — — 9,634 — 28,416 — 7,729 9,022   32,305 107,025 91,543  — — — — 5,673 324 47,757  283,727 60,000 — 48,600 — 252,547 11  \$5,546,847
— \$229,536 46,746 419,600 2,818,380 — 1,170 — — 14,250  132,882 61,394 135,528 — 2,063 8,057 86,580 1,400 1,457 3,134  \$3,962,177	— \$1,556,079 323,123 6,180,200 12,666,116 — 1,788 10,289 8,849  739,100 414,944 336,263 — 216,126 367 277,565 561,766 10,948 5,168 21,581 24,442  \$23,354,714	— \$565,822 113,310 3,135,200 5,777,247 — 15,815 — — —  345,754 271,500 142,265 — 98,020 3,764 102,856 231,236 38 4,000 17,773 21,878  \$10,846,478	— \$811,856 153,538 1,693,200 1,105,427 — 536 — — 60,364  153,853 111,002 89,585 — 392 102,603 83,145 1,752 1,241 2,712 2,412  \$4,373,618	— \$292,258 62,026 1,319,400 3,282,542 — 8,039 19 — —  87,826 63,235 168,702 — 96,627 2,128 44,450 107,994 3,542 — 2,549 5,510  \$5,546,847

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$2,793,768	\$35,668,502
Direct reduction — 90% valuation . . . . .	106,051	1,374,735
V.A. loans . . . . .	39,617	61,343
Federal Housing Administration, Title II . . . . .	19,743	—
Statutory common form . . . . .	—	2,647,009
Principal payments suspended . . . . .	8,085	151
Other real estate . . . . .	—	137,627
Participation . . . . .	59,592	2,142,195
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	31,544	145,336
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	4,822	156,355
Insurance and taxes paid on mortgaged property . . . . .	—	224
Loans on shares and deposits:		
Serial . . . . .	25,591	68,274
Paid-up certificates . . . . .	79,370	379,428
Savings . . . . .	37,893	304,458
Dividend savings . . . . .	—	150
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	60,084	186,429
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	917	98,546
Share Insurance Fund . . . . .	424	1
Due from Co-operative Central Bank . . . . .	31,994	401,667
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	387,296	2,830,753
Other bonds and notes legal for reserve . . . . .	—	1,300,000
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	40,600	313,100
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	137,030	220,008
Prepaid expenses . . . . .	851	—
Other assets . . . . .	117	27,194
<b>TOTAL ASSETS</b> . . . . .	<b>\$3,865,389</b>	<b>\$48,463,485</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$278,519	\$1,521,856
Profits capital . . . . .	49,240	316,989
Paid-up share certificates . . . . .	1,504,800	25,629,000
Savings share accounts . . . . .	1,530,805	15,627,997
Dividend savings accounts . . . . .	—	749,505
Club accounts . . . . .	14,922	—
Suspended share accounts . . . . .	—	2,340
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	31,414	196,273
Reserves:		
Guaranty fund . . . . .	95,889	792,840
Surplus . . . . .	54,058	373,295
Other reserves . . . . .	142,539	1,170,871
Notes payable . . . . .	—	200,000
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	100	2,684
Due on uncompleted loans . . . . .	86,800	1,238,133
Borrowers' accumulations for taxes . . . . .	69,172	507,688
Reserve for Federal Income Taxes . . . . .	—	17,156
Reserve for State excise . . . . .	—	12,000
Unearned discount . . . . .	6,448	50,264
Other liabilities . . . . .	683	54,594
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$3,865,389</b>	<b>\$48,463,485</b>

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	—
\$10,107,342	\$15,906,058	\$2,163,990	\$14,985,274
426,321	1,270,380	47,348	1,289,703
1,071,636	1,138,291	—	710,073
—	—	—	393,896
271,871	290,390	216,920	13,500
117,963	130,195	—	15,957
—	130,384	15,271	59,713
144,272	—	81,270	876,936
—	—	—	—
14,162	83,648	—	213,892
—	—	—	11,455
37,297	19,970	4,523	46,844
—	774	—	—
27,165	73,350	1,500	32,990
56,735	77,490	—	46,795
71,935	96,825	71,097	227,890
—	—	—	—
2,805	835	—	—
—	9,056	29,498	135,368
46,202	159,027	—	197,895
—	—	249	—
12,908	12,519	1,273	26,248
27,575	1	419	—
127,409	202,696	29,771	205,765
—	—	—	—
937,396	964,568	25,000	866,829
—	—	25,070	—
50,000	—	—	—
148,400	292,200	22,100	227,900
—	—	—	—
574,486	1,387,368	356,969	2,345,712
263	2,711	33,885	—
1,466	8,383	—	2,193
<b>\$14,275,609</b>	<b>\$22,257,119</b>	<b>\$3,126,153</b>	<b>\$22,932,828</b>
—	—	—	—
\$428,938	\$1,563,123	\$26,226	\$748,616
82,867	304,199	5,115	159,312
3,738,800	7,628,400	208,400	3,723,800
7,989,811	9,736,675	2,663,695	15,760,355
82,120	—	—	—
48,694	25,309	9,755	—
4	—	—	—
—	—	—	—
454,000	—	—	—
42,932	164,000	1,334	—
—	—	—	—
348,839	793,438	41,271	562,857
326,382	491,061	55,848	227,613
274,300	792,086	40,000	536,982
—	—	—	—
—	—	—	216,225
552	1,051	—	10,587
159,965	127,304	—	288,444
255,264	606,163	64,501	640,063
11,340	9,825	—	15,000
—	—	750	5,500
11,086	10,189	571	17,382
19,715	4,296	8,687	20,092
<b>\$14,275,609</b>	<b>\$22,257,119</b>	<b>\$3,126,153</b>	<b>\$22,932,828</b>

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,145,059	\$4,112,382
Direct reduction — 90% valuation	46,849	99,465
V.A. loans	123,772	262,322
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,300
Principal payments suspended	—	—
Other real estate	—	—
Participation	9,542	257,814
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	24,844
Federal Housing Administration, Title I loans	56,591	—
Personal loans	66,831	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	12,710	58,735
Paid-up certificates	5,015	72,625
Savings	6,675	36,595
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	437	3,398
Share Insurance Fund	1,703	4,645
Due from Co-operative Central Bank	13,320	51,903
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,676	273,119
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	10,000	—
Federal Home Loan Bank stock	17,000	71,500
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	62,365	504,970
Prepaid expenses	210	—
Other assets	1,595	1,213
TOTAL ASSETS	\$1,695,350	\$5,836,830
LIABILITIES		
Capital:		
Dues capital	\$208,217	\$914,931
Profits capital	38,989	177,549
Paid-up share certificates	615,800	2,084,200
Savings share accounts	561,452	1,882,215
Dividend savings accounts	—	8,357
Club accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	14,681	21,823
Reserves:		
Guaranty fund	52,233	165,376
Surplus	57,507	171,425
Other reserves	4,105	235,104
Notes payable	74,000	—
Dividends declared	—	—
Credits of members not applied	—	—
Due on uncompleted loans	5,271	10,479
Borrowers' accumulations for taxes	43,725	155,483
Reserve for Federal Income Taxes	—	2,845
Reserve for State excise	—	2,486
Unearned discount	18,123	—
Other liabilities	1,247	4,557
TOTAL LIABILITIES	\$1,695,350	\$5,836,830

## BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
—	—	—	—
\$3,959,610	\$2,554,893	\$6,211,856	\$11,918,791
—	176,767	166,657	242,473
325,064	110,550	46,676	1,284,030
13,662	—	—	746,097
8,734	61,028	—	1,098,169
3,754	1,109	—	130,612
87,356	2	23,977	—
106,051	131,421	—	725,575
—	—	—	—
—	45,980	14,857	—
18,496	90,984	30,160	—
—	178	—	—
171	—	—	—
—	—	—	—
25,325	9,875	18,959	3,235
32,440	27,695	45,630	15,980
32,770	72,215	41,645	124,728
—	—	—	—
—	—	—	—
41,835	5,831	4,588	—
96,873	24,012	—	—
—	—	19,711	—
23,706	11,157	9,503	49,553
694	746	918	2,107
52,392	32,090	71,176	152,104
—	—	—	—
150,000	232,337	299,550	1,431,578
177,104	—	—	200,000
—	—	—	—
75,500	32,000	90,300	—
—	—	—	—
—	—	—	—
565,443	316,861	778,641	897,694
3,089	819	1,573	7,526
8,006	1,661	—	118,879
<b>\$5,808,075</b>	<b>\$3,940,211</b>	<b>\$7,876,377</b>	<b>\$19,149,131</b>
—	—	—	—
—	—	—	—
\$586,313	\$118,457	\$602,056	\$147,420
118,783	19,572	122,704	31,161
1,613,600	936,200	2,340,600	2,933,600
2,771,716	2,382,102	3,282,576	14,258,695
—	61,528	387,630	—
47,462	—	17,176	—
2,119	13	1,267	—
1,200	—	—	—
—	—	—	—
15,925	—	23,235	—
—	—	—	—
308,601	105,521	302,716	237,998
105,810	57,178	405,005	—
17,697	53,760	91,333	196,039
—	—	—	—
—	40,189	—	—
13	1,500	22	13,431
4,866	21,809	5,479	947,544
200,570	117,739	284,001	375,175
—	812	3,921	—
—	—	—	—
3,060	19,519	3,400	—
10,340	4,312	3,256	8,068
<b>\$5,808,075</b>	<b>\$3,940,211</b>	<b>\$7,876,377</b>	<b>\$19,149,131</b>

	BOSTON	
	HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$9,600	—
Direct reduction . . . . .	6,065,108	\$3,283,287
Direct reduction — 90% valuation . . . . .	127,495	96,331
V.A. loans . . . . .	689,057	155,336
Federal Housing Administration, Title II . . . . .	368,784	214,811
Statutory common form . . . . .	10,000	16,750
Principal payments suspended . . . . .	8,724	—
Other real estate . . . . .	—	—
Participation . . . . .	24,059	169,344
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	42,214	10,146
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	50,304	—
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	32,460	7,465
Paid-up certificates . . . . .	44,390	12,490
Savings . . . . .	63,630	31,605
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	6,184
Bank building . . . . .	75,636	45,652
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	4,512	1,712
Share Insurance Fund . . . . .	1,532	7,079
Due from Co-operative Central Bank . . . . .	77,243	38,936
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	630,685	199,867
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	100,600	46,000
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	370,483	294,792
Prepaid expenses . . . . .	2,476	652
Other assets . . . . .	427	150
<b>TOTAL ASSETS</b> . . . . .	<b>\$8,799,419</b>	<b>\$4,638,589</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$767,458	\$277,467
Profits capital . . . . .	150,352	53,014
Paid-up share certificates . . . . .	2,476,200	1,309,800
Savings share accounts . . . . .	4,364,369	2,406,873
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	—	43,957
Suspended share accounts . . . . .	16	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	62,533	—
Reserves:		
Guaranty fund . . . . .	258,522	123,324
Surplus . . . . .	173,445	60,253
Other reserves . . . . .	259,962	142,207
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	15,550
Credits of members not applied . . . . .	403	—
Due on uncompleted loans . . . . .	32,101	57,660
Borrowers' accumulations for taxes . . . . .	224,162	142,116
Reserve for Federal Income Taxes . . . . .	3,250	409
Reserve for State excise . . . . .	1,500	540
Unearned discount . . . . .	14,814	311
Other liabilities . . . . .	10,332	5,108
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$8,799,419</b>	<b>\$4,638,589</b>

## BOSTON

JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK	MEETING HOUSE HILL CO-OPERATIVE BANK
—	—	—	\$1,600
\$3,094,982	\$7,981,198	\$24,815,627	\$15,299,962
—	851,209	2,045,436	194,876
615,526	393,342	2,086,912	159,891
53,635	—	683,330	211,579
13,295	4,534	1,097,819	573,795
—	2,392	44,011	103,904
68,424	24,391	208,860	327,827
—	142,292	1,562,999	850,824
—	—	132,565	—
42,998	21,925	131,254	—
—	—	24,544	495,547
—	30,488	9,862	118,727
—	354	—	—
55,140	19,015	26,982	10,260
55,380	47,360	61,333	93,281
7,350	19,335	275,465	197,452
—	—	—	—
10,245	43,446	62,148	23,799
495	102,714	159,276	106,030
20,678	—	—	—
—	10,507	13,801	12,607
11,131	35,924	4,240	2,494
10,555	109,007	323,832	191,487
43,434	—	—	—
445,677	920,000	2,926,564	1,720,219
194,818	—	1,750,000	—
—	99,594	—	—
—	135,200	349,700	190,800
—	—	—	—
51,747	858,465	954,710	1,667,556
—	4,540	—	3,421
742	4,465	56,913	—
<b>\$4,796,252</b>	<b>\$11,861,697</b>	<b>\$39,808,183</b>	<b>\$22,557,938</b>
\$734,235	\$576,793	\$581,430	\$340,335
142,425	108,959	111,081	69,684
2,185,200	3,241,900	6,130,400	4,232,800
1,030,490	6,297,138	26,889,145	14,468,794
—	—	700,854	372,297
8,596	67,998	—	28,154
859	10	—	4
1,992	—	—	22,214
—	89,128	302,172	—
255,503	360,524	800,904	498,041
180,823	276,801	476,482	373,271
—	300,055	1,197,896	852,616
—	—	—	—
30,884	—	—	234,563
2,109	—	2,900	24,830
1,790	64,395	1,548,534	281,786
218,653	456,017	961,035	595,270
—	6,659	36,875	17,500
—	1,867	5,134	4,996
—	7,725	40,697	121,181
2,693	5,728	22,644	19,602
<b>\$4,796,252</b>	<b>\$11,861,697</b>	<b>\$39,808,183</b>	<b>\$22,557,938</b>

	BOSTON	
	MERCHANTS CO-OPERATIVE BANK	DORCHESTER MINOT CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$21,400	\$26,100
Direct reduction . . . . .	30,023,906	8,945,969
Direct reduction — 90% valuation . . . . .	81,052	918,493
V.A. loans . . . . .	21,132,936	962,449
Federal Housing Administration, Title II . . . . .	8,555,066	249,781
Statutory common form . . . . .	3,794,604	39,750
Principal payments suspended . . . . .	108,196	—
Other real estate . . . . .	2,186,752	—
Participation . . . . .	57,714	592,518
Out of state — V.A. . . . .	13,204,042	—
Out of state — F.H.A. . . . .	324,743	—
Home modernization loans . . . . .	6,767	40,732
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	6,410	—
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	180,050	31,455
Paid-up certificates . . . . .	259,540	51,229
Savings . . . . .	507,770	48,809
Dividend savings . . . . .	4,870	—
Loans on collateral of other institutions . . . . .	83,619	31,841
Real estate held by foreclosure and in possession . . . . .	468,000	—
Bank building . . . . .	—	3,315
Alterations to leased quarters . . . . .	—	16,441
Furniture, fixtures and equipment . . . . .	53,864	37,204
Share Insurance Fund . . . . .	172,580	123,335
Due from Co-operative Central Bank . . . . .	956,975	—
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	11,426,386	824,820
Other bonds and notes legal for reserve . . . . .	—	700,000
Bonds and notes not legal for reserve . . . . .	11,729,529	—
Federal Home Loan Bank stock . . . . .	—	121,600
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	403,728	—
Cash and due from banks . . . . .	5,261,362	209,623
Prepaid expenses . . . . .	—	1,145
Other assets . . . . .	98,747	659
<b>TOTAL ASSETS</b>	<b>\$111,110,608</b>	<b>\$13,977,268</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$4,180,807	\$797,701
Profits capital . . . . .	817,114	156,026
Paid-up share certificates . . . . .	23,567,200	3,737,000
Savings share accounts . . . . .	69,158,396	7,745,337
Dividend savings accounts . . . . .	2,457,270	—
Club accounts . . . . .	81,992	89,346
Suspended share accounts . . . . .	—	41
Matured share accounts . . . . .	—	400
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	643,170	47,835
Reserves:		
Guaranty fund . . . . .	2,978,237	434,092
Surplus . . . . .	1,647,309	274,652
Other reserves . . . . .	2,023,325	174,748
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	2,975
Credits of members not applied . . . . .	—	73,909
Due on uncompleted loans . . . . .	1,770,146	424,336
Borrowers' accumulations for taxes . . . . .	1,588,505	—
Reserve for Federal Income Taxes . . . . .	—	3,000
Reserve for State excise . . . . .	—	2,500
Unearned discount . . . . .	104,146	7,249
Other liabilities . . . . .	92,991	6,121
<b>TOTAL LIABILITIES</b>	<b>\$111,110,608</b>	<b>\$13,977,268</b>



## BOSTON

MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK	ROSLINDALE CO-OPERATIVE BANK
—	—	—	—
\$8,473,295	\$9,783,701	\$3,854,660	\$8,589,346
1,798,391	106,580	43,764	270,743
1,770,807	1,084,624	1,053,562	257,292
1,383,669	94,355	812,617	415,482
653,510	86,248	501	230,155
—	26,601	—	20,749
41,129	23,648	—	—
476,134	363,379	—	516,455
67,536	—	123,602	—
245,945	—	170,839	—
3,278	44,270	22,101	540
—	1,878	—	—
89	—	—	19,415
—	—	—	—
23,090	6,440	31,540	27,250
13,100	11,866	30,120	68,315
133,929	58,516	31,960	60,910
—	—	—	—
43,900	133,049	—	—
—	19,994	—	82,400
11,712	12,122	—	—
24,806	18,930	3,000	12,000
1,952	1,333	84,042	4,071
147,090	125,447	74,298	101,561
—	—	—	—
925,000	550,391	621,801	114,000
—	—	—	—
24,450	—	—	—
134,200	168,000	147,400	99,700
—	—	—	—
—	—	—	—
2,816,138	1,093,920	516,187	1,435,948
—	—	2,525	—
—	8,421	10,491	756
<b>\$19,213,150</b>	<b>\$13,823,713</b>	<b>\$7,635,010</b>	<b>\$12,327,088</b>
—	—	—	—
\$422,450	\$242,881	\$850,322	\$710,763
83,028	49,701	149,858	138,936
1,548,900	2,027,000	1,870,200	3,136,000
14,886,131	9,573,873	3,366,390	5,204,668
—	—	242,968	—
—	31,094	—	27,966
—	—	867	—
—	—	—	—
—	—	—	1,541,000
—	—	23,259	48,578
—	—	—	—
319,900	591,964	412,810	269,805
155,696	460,379	289,803	144,235
474,164	163,065	143,822	166,155
—	—	—	395,800
201,061	139,816	—	44,289
7,772	11,129	554	2,708
721,973	44,644	2,524	53,508
384,361	471,363	244,184	417,507
—	—	10,678	2,500
2,250	—	3,659	1,500
5,361	10,637	2,550	379
103	6,167	20,562	20,791
<b>\$19,213,150</b>	<b>\$13,823,713</b>	<b>\$7,635,010</b>	<b>\$12,327,088</b>

	BOSTON	
	ROXBURY- HIGHLAND CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$4,111,382	\$7,201,209
Direct reduction — 90% valuation . . . . .	87,575	348,200
V.A. loans . . . . .	247,270	325,768
Federal Housing Administration, Title II		
Statutory common form . . . . .	7,825	—
Principal payments suspended . . . . .	24,060	—
Other real estate . . . . .	—	—
Participation . . . . .	113,556	—
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	—	14,490
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	—	—
Insurance and taxes paid on mortgaged property . . . . .	76	—
Loans on shares and deposits:		
Serial . . . . .	13,550	114,100
Paid-up certificates . . . . .	20,200	189,350
Savings . . . . .	14,655	—
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	41,794	—
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	5,935	—
Share Insurance Fund . . . . .	8,301	4,172
Due from Co-operative Central Bank . . . . .	47,814	83,702
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	376,244	425,885
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	67,200	129,100
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	241,204	505,457
Prepaid expenses . . . . .	4,121	892
Other assets . . . . .	118	281
<b>TOTAL ASSETS</b> . . . . .	<b>\$5,432,880</b>	<b>\$9,342,606</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$380,850	\$2,114,758
Profits capital . . . . .	70,591	359,395
Paid-up share certificates . . . . .	1,387,000	4,999,200
Savings share accounts . . . . .	2,897,247	539,996
Dividend savings accounts . . . . .	26,871	—
Club accounts . . . . .	—	—
Suspended share accounts . . . . .	11	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	59,015	30,555
Reserves:		
Guaranty fund . . . . .	253,597	377,708
Surplus . . . . .	93,921	229,543
Other reserves . . . . .	90,821	309,117
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	15	68,064
Due on uncompleted loans . . . . .	3,500	3,400
Borrowers' accumulations for taxes . . . . .	158,670	297,523
Reserve for Federal Income Taxes . . . . .	—	3,000
Reserve for State excise . . . . .	2,200	2,615
Unearned discount . . . . .	—	2,684
Other liabilities . . . . .	8,571	5,050
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$5,432,880</b>	<b>\$9,342,606</b>

BOSTON		BRAINTREE	BRIDGE-WATER
VOLUNTEER CO-OPERATIVE BANK	WORKINGMENS CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
\$8,850	\$7,976	—	—
18,619,570	49,483,487	\$11,959,012	\$1,790,547
199,122	802,392	979,174	94,031
3,475,242	8,231,546	688,261	71,265
1,470,966	5,360,825	—	—
—	1,096,006	114,794	—
—	1,455,564	13,713	15,133
11,244	558,669	—	—
1,064,197	3,386,497	425,432	—
—	4,856,026	—	—
—	4,280,006	—	—
3,019	305,410	—	21,312
—	153,670	—	—
—	548,352	43,588	—
886	32,017	—	—
53,235	235,673	66,450	13,261
155,425	625,960	124,000	29,245
151,800	519,455	54,475	21,523
—	—	—	—
42,925	5,800	—	—
—	43,485	—	—
81,236	54,921	194,129	18,606
27,174	168,358	4,099	250
78,485	149,155	1,931	2,046
265,564	855,305	144,766	22,391
2,134,448	6,369,183	599,906	387,611
—	70,250	—	—
—	60,121	—	—
50,000	1,119,200	181,500	—
—	—	—	—
2,382,718	186,666	—	—
6,873	2,006,068	947,729	123,947
227,153	44,778	—	1,143
—	87,296	24,118	—
\$30,510,132	\$93,160,117	\$16,567,077	\$2,612,311
\$1,216,638	\$3,964,547	\$1,417,587	\$246,175
245,790	929,957	275,830	44,387
14,259,200	35,925,200	8,220,800	983,000
10,242,206	40,611,611	4,758,345	926,079
860,887	—	49,812	66,524
—	145,759	—	11,239
5,420	598	305	110
—	—	—	—
—	—	—	—
91,457	582,006	102,868	41,343
1,695,840	2,940,245	455,379	84,699
281,433	2,026,639	385,448	29,184
439,490	557,508	329,423	74,754
—	1,600,000	—	—
4,234	75,434	558	314
22,663	1,421,054	155,567	22,992
1,091,151	1,976,423	386,852	75,086
17,267	253	5,543	—
7,040	15,257	—	—
834	353,006	5,617	5,157
28,582	34,620	17,143	1,268
\$30,510,132	\$93,160,117	\$16,567,077	\$2,612,311

	BROCKTON	BROOKLINE
	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$18,356,433	\$4,956,556
Direct reduction — 90% valuation . . . . .	1,617,004	192,698
V.A. loans . . . . .	1,432,231	441,837
Federal Housing Administration, Title II . . . . .	724,571	—
Statutory common form . . . . .	97,958	22,800
Principal payments suspended . . . . .	50,525	13,941
Other real estate . . . . .	34,698	—
Participation . . . . .	87,710	263,516
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	46,999	38,201
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	29,289	—
Insurance and taxes paid on mortgaged property . . . . .	48	—
Loans on shares and deposits:		
Serial . . . . .	195,450	30,790
Paid-up certificates . . . . .	104,100	33,305
Savings . . . . .	87,400	69,175
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	1,000
Real estate held by foreclosure and in possession . . . . .	12,464	13,816
Bank building . . . . .	149,528	61,186
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	42,223	2,641
Share Insurance Fund . . . . .	3,012	452
Due from Co-operative Central Bank . . . . .	228,841	63,644
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	2,048,440	317,819
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	299,100	83,400
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	333,801	482,766
Prepaid expenses . . . . .	341	543
Other assets . . . . .	33,013	742
<b>TOTAL ASSETS</b> . . . . .	<b>\$26,015,179</b>	<b>\$7,090,828</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$3,001,627	\$551,878
Profits capital . . . . .	658,437	104,800
Paid-up share certificates . . . . .	7,146,600	1,912,400
Savings share accounts . . . . .	11,554,744	3,663,635
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	61,454	8,138
Suspended share accounts . . . . .	30	187
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	77,588	—
Reserves:		
Guaranty fund . . . . .	880,040	318,096
Surplus . . . . .	805,003	131,947
Other reserves . . . . .	559,183	114,881
Notes payable . . . . .	200,000	—
Dividends declared . . . . .	—	58,515
Credits of members not applied . . . . .	3,099	524
Due on uncompleted loans . . . . .	393,918	10,085
Borrowers' accumulations for taxes . . . . .	620,545	194,071
Reserve for Federal Income Taxes . . . . .	8,925	3,015
Reserve for State excise . . . . .	5,000	1,400
Unearned discount . . . . .	11,052	5,774
Other liabilities . . . . .	27,934	11,482
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$26,015,179</b>	<b>\$7,090,828</b>

BROOKLINE		CAMBRIDGE	
CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
—	—	—	—
\$3,571,867	\$4,625,553	\$1,938,498	\$10,957,823
80,881	56,252	—	550,724
407,301	327,526	14,760	708,824
205,248	—	—	151,765
126,913	—	15,508	166,646
—	17,446	—	—
—	—	—	172,783
338,474	264,929	—	539,061
1,218,594	465,532	—	486,897
219,819	220,805	—	406,377
—	—	21,200	81,064
—	—	—	—
28,439	—	—	49,795
—	—	—	—
14,420	26,015	8,725	15,905
14,450	36,850	24,025	55,705
103,074	74,325	5,130	64,720
—	—	—	—
—	—	650	—
131,014	—	—	653,308
—	292	—	16,000
52,462	7,973	1,351	—
—	749	349	42,800
63,478	55,413	2,151	3,547
—	—	21,701	173,475
853,680	585,520	237,815	2,043,991
—	—	—	—
71,100	55,000	29,200	131,500
—	20,000	—	—
—	—	—	—
216,644	213,010	51,725	456,442
21,467	19,012	746	—
14,027	11,084	3,007	10,971
<b>\$7,753,352</b>	<b>\$7,083,286</b>	<b>\$2,376,541</b>	<b>\$17,940,123</b>
—	—	—	—
\$231,937	\$317,201	\$268,164	\$430,953
44,145	77,096	53,913	77,105
1,598,200	1,335,800	953,400	5,328,200
3,951,150	4,829,719	816,873	9,035,769
—	—	—	382,837
4,775	21,080	—	40,937
—	129	—	10
—	—	—	—
1,358,000	—	—	829,600
—	—	—	60,897
—	—	—	—
135,608	114,371	72,069	413,811
44,926	30,793	51,788	372,971
93,138	60,000	65,314	370,783
—	—	—	100,000
—	67,900	11,330	—
410	520	32	16,055
3,300	52,500	6,000	30,088
195,604	144,263	71,708	387,085
—	—	651	—
797	1,500	810	—
56,219	28,797	2,651	51,348
35,143	1,617	1,833	11,674
<b>\$7,753,352</b>	<b>\$7,083,286</b>	<b>\$2,376,541</b>	<b>\$17,940,123</b>

	CAMBRIDGE	CANTON
	RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$18,011,222	\$5,405,445
Direct reduction — 90% valuation	854,617	749,202
V.A. loans	356,355	270,497
Federal Housing Administration, Title II	—	78,496
Statutory common form	264,689	1,690
Principal payments suspended	—	32,407
Other real estate	94,946	64,572
Participation	928,350	81,842
Out of state — V.A.	756,028	—
Out of state — F.H.A.	1,166,749	—
Home modernization loans	71,782	63,858
Federal Housing Administration, Title I loans	—	—
Personal loans	45,053	—
Insurance and taxes paid on mortgaged property	48	—
Loans on shares and deposits:		
Serial	76,661	32,300
Paid-up certificates	28,269	39,665
Savings	129,340	49,255
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	28,771	—
Bank building	222,296	19,110
Alterations to leased quarters	2,000	—
Furniture, fixtures and equipment	4,566	16,234
Share Insurance Fund	54,735	1,336
Due from Co-operative Central Bank	235,392	66,174
Investments:		
U. S. Government obligations, direct and fully guaranteed	2,277,492	574,240
Other bonds and notes legal for reserve	215,562	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	300,500	80,100
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	199,745	372,114
Prepaid expenses	4,957	1,700
Other assets	57,328	—
<b>TOTAL ASSETS</b>	<b>\$26,387,453</b>	<b>\$8,000,237</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital	\$1,082,288	\$436,119
Profits capital	206,487	83,374
Paid-up share certificates	3,850,400	2,451,200
Savings share accounts	18,002,852	4,135,081
Dividend savings accounts	—	—
Club accounts	10,214	—
Suspended share accounts	—	5,789
Matured share accounts	1,996	—
Term deposit accounts	—	—
Net undivided earnings	91,317	95,375
Reserves:		
Guaranty fund	901,698	235,930
Surplus	544,667	68,290
Other reserves	605,785	201,155
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	302	—
Due on uncompleted loans	465,401	118,421
Borrowers' accumulations for taxes	540,173	160,145
Reserve for Federal Income Taxes	11,478	1,495
Reserve for State excise	5,838	596
Unearned discount	51,003	4,817
Other liabilities	15,554	2,450
<b>TOTAL LIABILITIES</b>	<b>\$26,387,453</b>	<b>\$8,000,237</b>

CHELSEA		CHESTER	CHICOPEE
CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$5,000	—	\$29,500	—
2,409,914	\$3,564,141	915,787	\$2,443,802
—	598,137	—	309,720
385,297	517,498	—	273,906
331,665	185,499	—	120,162
21,963	—	—	9,000
16,478	—	—	474
—	35,658	—	70,004
—	154,918	—	182,883
—	—	—	—
17,994	5,898	—	40,890
—	96,775	—	—
32,447	—	—	47,485
—	—	140	—
28,365	7,735	2,860	11,142
17,180	71,195	1,620	16,410
25,400	53,805	3,050	19,860
—	—	—	—
2,350	—	—	—
3,574	22,729	—	—
—	74,716	7,365	70,461
—	—	—	—
7,139	16,150	644	12,421
1	17,902	129	3,266
34,881	53,711	9,879	37,751
281,550	213,278	100,000	144,916
—	279,591	—	—
52,900	78,500	—	49,000
—	—	—	—
191,142	124,654	37,493	273,922
790	3,152	—	4,676
2,552	1,419	—	—
<b>\$3,868,582</b>	<b>\$6,177,061</b>	<b>\$1,108,467</b>	<b>\$4,142,151</b>
\$475,705	\$329,690	\$96,737	\$331,290
94,011	63,120	17,994	60,232
1,309,000	1,873,400	417,600	1,027,400
1,424,617	3,114,284	438,438	2,260,755
—	—	—	—
16,822	24,400	—	4,214
—	—	—	34
—	—	—	—
—	—	16,311	—
149,664	197,638	31,141	123,347
143,329	95,438	7,423	39,508
62,376	118,756	45,309	109,368
10,000	75,000	—	—
29,491	52,271	—	79,745
46	325	153	163
—	33,921	16,876	2,771
141,185	171,882	19,573	86,068
501	1,048	253	—
880	567	—	—
5,993	15,699	—	15,016
4,962	9,622	659	2,240
<b>\$3,868,582</b>	<b>\$6,177,061</b>	<b>\$1,108,467</b>	<b>\$4,142,151</b>

	COHASSET	CONCORD
	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$2,450	\$1,800
Direct reduction . . . . .	4,266,110	14,200,798
Direct reduction — 90% valuation . . . . .	187,489	1,303,032
V.A. loans . . . . .	407,783	496,885
Federal Housing Administration, Title II . . . . .	277,374	11,030
Statutory common form . . . . .	4,240	293,597
Principal payments suspended . . . . .	12,866	62,703
Other real estate . . . . .	9,184	17,404
Participation . . . . .	—	268,428
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	18,247	72,507
Federal Housing Administration, Title I loans . . . . .	—	30,483
Personal loans . . . . .	9,328	142,017
Insurance and taxes paid on mortgaged property . . . . .	192	—
Loans on shares and deposits:		
Serial . . . . .	23,813	115,320
Paid-up certificates . . . . .	73,338	325,090
Savings . . . . .	73,784	76,015
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	300	9,105
Real estate held by foreclosure and in possession . . . . .	9,587	29
Bank building . . . . .	—	68,638
Alterations to leased quarters . . . . .	511	—
Furniture, fixtures and equipment . . . . .	6,051	42,746
Share Insurance Fund . . . . .	4,645	—
Due from Co-operative Central Bank . . . . .	55,875	174,343
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	375,843	1,144,258
Other bonds and notes legal for reserve . . . . .	20,149	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	64,700	198,200
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	175,527	964,657
Prepaid expenses . . . . .	2,510	—
Other assets . . . . .	—	22,247
<b>TOTAL ASSETS</b> . . . . .	<b>\$6,081,896</b>	<b>\$20,041,332</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$421,007	\$1,988,335
Profits capital . . . . .	83,839	370,512
Paid-up share certificates . . . . .	2,090,800	8,959,000
Savings share accounts . . . . .	2,651,559	6,143,009
Dividend savings accounts . . . . .	113,797	—
Club accounts . . . . .	5,133	8,243
Suspended share accounts . . . . .	300	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	—	190,550
Reserves:		
Guaranty fund . . . . .	174,701	489,299
Surplus . . . . .	187,409	273,954
Other reserves . . . . .	118,808	483,832
Notes payable . . . . .	—	—
Dividends declared . . . . .	55,014	—
Credits of members not applied . . . . .	20,871	1,418
Due on uncompleted loans . . . . .	13,348	578,682
Borrowers' accumulations for taxes . . . . .	136,034	509,388
Reserve for Federal Income Taxes . . . . .	2,228	—
Reserve for State excise . . . . .	1,400	2,800
Unearned discount . . . . .	4,255	34,477
Other liabilities . . . . .	3,393	7,833
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$6,081,896</b>	<b>\$20,041,332</b>



DANVERS	DEDHAM	DIGHTON	EAST BRIDGEWATER
DANVERS CO-OPERATIVE BANK	DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
<div>—</div> <div>\$2,681,636</div> <div>395,894</div> <div>104,446</div> <div>—</div> <div>—</div> <div>26,653</div> <div>—</div> <div>20,182</div> <div>—</div> <div>—</div> <div>36,370</div> <div>40,905</div> <div>46,115</div> <div>—</div> <div>13,300</div> <div>8,661</div> <div>3,000</div> <div>—</div> <div>1,792</div> <div>1,162</div> <div>38,365</div> <div>—</div> <div>368,350</div> <div>—</div> <div>52,300</div> <div>—</div> <div>311,569</div> <div>1,425</div> <div>—</div> <div>\$4,152,125</div>	<div>—</div> <div>\$7,685,268</div> <div>38,501</div> <div>1,533,129</div> <div>—</div> <div>204,192</div> <div>3,024</div> <div>195,381</div> <div>—</div> <div>51,699</div> <div>39,882</div> <div>91</div> <div>81,220</div> <div>103,695</div> <div>103,415</div> <div>—</div> <div>6,820</div> <div>—</div> <div>61,393</div> <div>—</div> <div>6,139</div> <div>6,724</div> <div>102,616</div> <div>801,208</div> <div>—</div> <div>138,100</div> <div>—</div> <div>1,051</div> <div>477,618</div> <div>1,570</div> <div>65</div> <div>\$11,642,801</div>	<div>—</div> <div>\$1,897,236</div> <div>110,180</div> <div>11,875</div> <div>—</div> <div>—</div> <div>18,771</div> <div>—</div> <div>3,472</div> <div>490</div> <div>—</div> <div>11,866</div> <div>19,016</div> <div>9,349</div> <div>—</div> <div>8,527</div> <div>14,609</div> <div>3,740</div> <div>—</div> <div>1</div> <div>1</div> <div>22,110</div> <div>98,544</div> <div>50,000</div> <div>35,300</div> <div>—</div> <div>126,795</div> <div>157</div> <div>—</div> <div>\$2,442,039</div>	<div>—</div> <div>\$1,467,564</div> <div>172,635</div> <div>37,529</div> <div>—</div> <div>—</div> <div>5,975</div> <div>—</div> <div>26,678</div> <div>35,118</div> <div>—</div> <div>16,840</div> <div>35,146</div> <div>14,359</div> <div>—</div> <div>—</div> <div>347</div> <div>—</div> <div>3,496</div> <div>123</div> <div>18,057</div> <div>140,387</div> <div>—</div> <div>15,500</div> <div>—</div> <div>44,391</div> <div>273</div> <div>79</div> <div>\$2,034,497</div>
<div>\$660,504</div> <div>123,659</div> <div>1,525,200</div> <div>1,281,444</div> <div>—</div> <div>794</div> <div>13,379</div> <div>41,269</div> <div>188,971</div> <div>203,210</div> <div>—</div> <div>—</div> <div>64</div> <div>10,000</div> <div>99,697</div> <div>—</div> <div>1,400</div> <div>—</div> <div>2,534</div> <div>\$4,152,125</div>	<div>\$1,038,244</div> <div>201,336</div> <div>3,545,400</div> <div>5,465,449</div> <div>—</div> <div>—</div> <div>—</div> <div>—</div> <div>460,098</div> <div>312,138</div> <div>196,007</div> <div>—</div> <div>104,314</div> <div>3,154</div> <div>49,396</div> <div>246,762</div> <div>—</div> <div>8,786</div> <div>11,717</div> <div>\$11,642,801</div>	<div>\$134,193</div> <div>24,433</div> <div>1,141,400</div> <div>761,514</div> <div>104,381</div> <div>15,278</div> <div>165</div> <div>—</div> <div>7,072</div> <div>94,946</div> <div>43,694</div> <div>62,410</div> <div>—</div> <div>—</div> <div>6,700</div> <div>40,338</div> <div>2,655</div> <div>—</div> <div>570</div> <div>2,290</div> <div>\$2,442,039</div>	<div>\$217,206</div> <div>40,515</div> <div>822,600</div> <div>703,980</div> <div>—</div> <div>15,475</div> <div>157</div> <div>—</div> <div>6,279</div> <div>65,834</div> <div>24,300</div> <div>35,032</div> <div>30,000</div> <div>—</div> <div>271</div> <div>9,258</div> <div>55,936</div> <div>—</div> <div>7,395</div> <div>259</div> <div>\$2,034,497</div>

	EAST- HAMPTON	EASTON
	EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$1,469,143	\$4,257,520
Direct reduction — 90% valuation . . . . .	57,814	60,090
V.A. loans . . . . .	100,264	20,555
Federal Housing Administration, Title II		
Statutory common form . . . . .	—	—
Principal payments suspended . . . . .	—	—
Other real estate . . . . .	—	—
Participation . . . . .	—	35,903
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	25,920	34,309
Federal Housing Administration, Title I loans . . . . .		
Personal loans . . . . .	73,865	107,732
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	3,688	52,415
Paid-up certificates . . . . .	28,537	28,645
Savings . . . . .	21,619	69,600
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	—	—
Alterations to leased quarters . . . . .	2,304	—
Furniture, fixtures and equipment . . . . .	13,151	4,107
Share Insurance Fund . . . . .	2,675	618
Due from Co-operative Central Bank . . . . .	19,855	46,882
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	237,405	186,174
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	31,600	61,600
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	96,529	389,566
Prepaid expenses . . . . .	620	958
Other assets . . . . .	—	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$2,184,989</b>	<b>\$5,356,674</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$168,907	\$663,293
Profits capital . . . . .	31,627	149,067
Paid-up share certificates . . . . .	533,000	1,704,800
Savings share accounts . . . . .	1,155,689	2,193,064
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	16,041	14,342
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	5,340	—
Reserves:		
Guaranty fund . . . . .	64,443	127,309
Surplus . . . . .	27,516	119,854
Other reserves . . . . .	85,158	66,090
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	88,184
Credits of members not applied . . . . .	349	184
Due on uncompleted loans . . . . .	14,428	91,289
Borrowers' accumulations for taxes . . . . .	63,635	117,723
Reserve for Federal Income Taxes . . . . .	321	1,654
Reserve for State excise . . . . .	376	952
Unearned discount . . . . .	14,694	18,336
Other liabilities . . . . .	2,865	533
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$2,184,989</b>	<b>\$5,356,674</b>

EVERETT		FALL RIVER	
EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLES CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
—	—	\$29,600	—
\$9,660,894	\$4,121,194	7,966,422	\$11,362,141
1,062,844	—	681,623	927,277
902,988	18,512	72,414	185,750
463,723	—	—	12,269
189,640	—	160,842	210,789
—	3,102	14,100	35,609
38,221	—	26,413	—
621,817	—	135,232	67,556
—	—	—	—
58,338	—	76,602	54,583
—	—	—	—
31,115	—	147,287	130,496
—	—	278	—
—	—	—	—
28,550	30,125	59,950	66,577
35,135	35,375	41,250	57,240
114,015	94,705	54,690	117,317
—	—	—	—
—	—	—	—
106,089	—	143,310	142,431
—	—	—	—
13,174	26,690	26,510	32,783
1,787	909	1,300	22,225
130,776	44,643	100,166	135,948
—	—	—	—
488,559	40,000	1,141,925	1,294,775
—	—	—	—
159,500	49,200	124,000	154,900
—	—	—	—
891,439	503,152	129,141	809,752
—	928	1,056	4,595
—	—	611	4,049
<b>\$14,998,604</b>	<b>\$4,968,535</b>	<b>\$11,134,722</b>	<b>\$15,829,062</b>
\$958,571	\$367,755	\$1,365,533	\$1,456,859
189,468	68,089	250,352	290,976
2,961,800	1,078,400	3,335,400	4,379,000
8,794,918	2,892,646	4,487,565	7,417,640
—	—	—	—
—	24,221	6,394	8,088
—	—	164	3
—	—	—	—
—	—	—	202,000
46,899	33,066	83,350	49,391
—	—	—	—
477,466	107,887	581,254	627,027
352,772	99,365	430,574	634,204
321,466	145,162	54,881	79,186
200,000	60,000	—	—
—	—	—	—
2,994	1	287	—
352,842	—	253,922	294,120
314,451	87,032	234,820	329,821
—	—	—	12,260
2,047	—	2,311	2,413
15,544	—	34,871	26,894
7,366	4,911	13,044	19,180
<b>\$14,998,604</b>	<b>\$4,968,535</b>	<b>\$11,134,722</b>	<b>\$15,829,062</b>

	FALMOUTH	FITCHBURG
	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$11,138,465	\$20,735,601
Direct reduction — 90% valuation . . . . .	281,868	2,429,787
V.A. loans . . . . .	14,656	3,072,857
Federal Housing Administration, Title II	—	—
Statutory common form . . . . .	204,365	68,716
Principal payments suspended . . . . .	26,016	40,000
Other real estate . . . . .	—	70,965
Participation . . . . .	704,509	557,323
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	53,422	248,441
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	252,410	—
Insurance and taxes paid on mortgaged property . . . . .	92	300
Loans on shares and deposits:		
Serial . . . . .	17,833	65,095
Paid-up certificates . . . . .	90,293	115,645
Savings . . . . .	181,435	72,440
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	7,371	3,050
Real estate held by foreclosure and in possession . . . . .	—	22,657
Bank building . . . . .	233,489	108,775
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	72,638	37,664
Share Insurance Fund . . . . .	5,317	17,750
Due from Co-operative Central Bank . . . . .	105,345	281,923
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	479,217	2,602,521
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	197,916
Federal Home Loan Bank stock . . . . .	—	323,200
Shares in other co-operative banks . . . . .	—	20,000
Bank stocks . . . . .	146,872	—
Cash and due from banks . . . . .	793,398	1,098,938
Prepaid expenses . . . . .	6,965	253
Other assets . . . . .	4,751	24,124
<b>TOTAL ASSETS</b> . . . . .	<b>\$14,820,727</b>	<b>\$32,215,941</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$340,605	\$1,152,122
Profits capital . . . . .	62,409	245,795
Paid-up share certificates . . . . .	6,455,400	12,632,600
Savings share accounts . . . . .	6,559,184	14,503,390
Dividend savings accounts . . . . .	141,264	—
Club accounts . . . . .	4,173	—
Suspended share accounts . . . . .	6	—
Matured share accounts . . . . .	—	2,203
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	53,569	229,824
Reserves:		
Guaranty fund . . . . .	170,901	867,921
Surplus . . . . .	198,894	720,150
Other reserves . . . . .	157,522	927,222
Notes payable . . . . .	280,000	—
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	—	33,614
Due on uncompleted loans . . . . .	251,301	183,973
Borrowers' accumulations for taxes . . . . .	116,844	634,242
Reserve for Federal Income Taxes . . . . .	—	22,917
Reserve for State excise . . . . .	—	4,305
Unearned discount . . . . .	26,744	47,405
Other liabilities . . . . .	1,911	8,258
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$14,820,727</b>	<b>\$32,215,941</b>

FRAMINGHAM		FRANKLIN	GARDNER
FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	\$5,200	—	\$24,940
\$22,040,366	6,453,359	\$3,186,855	2,059,583
534,251	138,638	—	193,190
4,294,159	315,445	331,914	672,076
4,541,584	326,943	—	—
493,579	18,860	—	—
101,868	232,751	2,151	2,236
—	43,143	—	14,000
1,627,335	266,270	—	—
—	—	—	—
715	35,283	10,420	22,999
339,027	—	—	—
96,356	—	—	5,881
—	47	—	—
35,950	5,020	33,395	32,225
101,055	16,364	35,020	8,715
96,075	46,312	23,925	13,736
—	—	—	—
301	—	—	31,728
330,512	140,731	9,648	18,351
—	—	—	—
54,814	35,265	357	2,225
1	11,311	474	430
355,948	83,209	35,722	33,310
3,378,078	99,102	169,034	115,000
34,050	850,000	—	—
398,600	95,000	44,200	50,200
20,000	—	—	—
1,201,758	78,537	312,496	326,014
4,886	2,690	567	—
2,565	—	—	82
<b>\$40,283,833</b>	<b>\$9,299,480</b>	<b>\$4,196,178</b>	<b>\$3,626,921</b>
\$691,794	\$290,636	\$452,692	\$637,997
136,051	51,273	76,227	127,811
6,302,000	3,146,600	1,458,400	1,080,000
23,844,300	4,576,750	1,677,177	1,257,245
276,222	114,478	13,428	—
24,080	1,157	13,721	3,684
448	6	10	3
—	—	—	—
3,532,328	—	—	—
—	32,792	59,870	6,418
1,149,058	239,125	121,173	177,317
515,595	98,695	61,743	237,720
1,279,444	235,875	145,292	—
—	—	—	—
384,831	—	—	—
1,105	—	990	1,801
1,185,504	292,357	33,943	3,044
767,296	207,400	70,738	86,272
21,939	—	—	300
13,453	1,000	—	324
64,705	3,791	2,343	3,601
93,680	7,545	8,431	3,384
<b>\$40,283,833</b>	<b>\$9,299,480</b>	<b>\$4,196,178</b>	<b>\$3,626,921</b>

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	\$23,730
Direct reduction . . . . .	\$2,549,283	10,407,715
Direct reduction — 90% valuation . . . . .	338,787	1,150,564
V.A. loans . . . . .	785,137	1,257,010
Federal Housing Administration, Title II . . . . .	559,970	46,242
Statutory common form . . . . .	—	107,796
Principal payments suspended . . . . .	7,937	23,000
Other real estate . . . . .	2,795	8,968
Participation . . . . .	—	391,423
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	53,899	93
Federal Housing Administration, Title I loans . . . . .	33,461	—
Personal loans . . . . .	170,647	60,338
Insurance and taxes paid on mortgaged property . . . . .	—	76
Loans on shares and deposits:		
Serial . . . . .	36,285	73,840
Paid-up certificates . . . . .	57,035	165,395
Savings . . . . .	18,451	84,605
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	3,591
Bank building . . . . .	14,939	77,782
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	4,626	13,481
Share Insurance Fund . . . . .	631	8,198
Due from Co-operative Central Bank . . . . .	47,340	139,617
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	301,893	1,223,565
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	55,700	180,200
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	414,663	693,686
Prepaid expenses . . . . .	—	744
Other assets . . . . .	4,806	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$5,458,285</b>	<b>\$16,141,659</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$828,382	\$1,505,860
Profits capital . . . . .	159,298	292,372
Paid-up share certificates . . . . .	1,795,400	4,912,800
Savings share accounts . . . . .	2,035,993	6,708,660
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	9,212	43,548
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	29,293	—
Term deposit accounts . . . . .	—	700,600
Net undivided earnings . . . . .	36,941	53,591
Reserves:		
Guaranty fund . . . . .	191,299	606,175
Surplus . . . . .	138,467	559,735
Other reserves . . . . .	67,846	303,059
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	4,584	1,147
Due on uncompleted loans . . . . .	6,264	124,674
Borrowers' accumulations for taxes . . . . .	112,403	309,955
Reserve for Federal Income Taxes . . . . .	1,389	8,000
Reserve for State excise . . . . .	700	2,696
Unearned discount . . . . .	33,643	22
Other liabilities . . . . .	7,171	8,765
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$5,458,285</b>	<b>\$16,141,659</b>

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$7,000	\$3,900	\$1,900	\$8,050
2,857,563	1,885,269	13,027,036	14,770,410
300,523	88,952	1,507,538	670,432
110,339	150,601	2,316,440	240,188
—	—	—	12,538
4,700	6,320	80,844	—
—	—	125,846	52,313
—	—	261,491	133,472
—	—	718,078	799,592
—	—	—	—
10,122	487	166,508	10,126
2,126	3,180	—	77,491
4,859	2,555	187,566	14,528
—	—	—	—
27,105	37,897	106,495	97,760
9,665	4,050	115,280	117,235
16,830	37,287	142,135	116,180
—	—	—	—
—	—	85,140	8,348
42,480	22,969	223,919	—
—	—	—	91,221
10,676	2,723	35,657	51,214
1	2,781	5,000	—
35,775	23,816	188,790	178,072
498,878	249,090	1,830,109	1,123,627
—	—	—	—
—	21,200	173,500	232,600
—	—	60,000	—
121,189	116,617	164,877	510,000
723	—	—	302,024
—	8	736	3,069
—	—	—	2,095
<b>\$4,060,554</b>	<b>\$2,659,702</b>	<b>\$21,524,885</b>	<b>\$19,622,585</b>
\$588,580	\$314,514	\$1,724,829	\$1,410,562
126,642	57,786	315,863	289,168
1,313,400	518,400	6,160,400	6,364,200
1,291,992	1,444,366	10,737,181	7,852,154
—	—	—	—
10,800	—	—	—
—	—	—	—
3,000	—	26,500	1,329,000
—	—	306,127	—
280,156	102,752	665,825	838,989
216,222	82,139	152,448	307,828
—	39,752	600,219	625,587
—	—	—	—
57,083	51,429	—	186,725
25	—	—	3,766
41,686	8,928	307,916	101,918
122,770	36,797	438,587	277,408
2,600	—	10,204	7,035
800	—	—	4,400
2,667	625	69,386	15,038
2,131	2,214	9,400	8,807
<b>\$4,060,554</b>	<b>\$2,659,702</b>	<b>\$21,524,885</b>	<b>\$19,622,585</b>

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$4,078,729	\$4,100,054
Direct reduction — 90% valuation . . . . .	189,137	237,006
V.A. loans . . . . .	40,492	28,868
Federal Housing Administration, Title II . . . . .	9,417	—
Statutory common form . . . . .	850	—
Principal payments suspended . . . . .	—	2,573
Other real estate . . . . .	12,898	11,421
Participation . . . . .	235,915	30,000
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	26,514	—
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	1,307	—
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	38,375	31,600
Paid-up certificates . . . . .	47,780	82,426
Savings . . . . .	86,700	56,145
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	—	15,204
Alterations to leased quarters . . . . .	12,000	—
Furniture, fixtures and equipment . . . . .	12,528	2,222
Share Insurance Fund . . . . .	337	606
Due from Co-operative Central Bank . . . . .	48,444	45,285
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	400,014	299,179
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	45,000	57,500
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	202,195	252,055
Prepaid expenses . . . . .	1,661	1,050
Other assets . . . . .	7,819	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$5,498,112</b>	<b>\$5,253,194</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$444,505	\$393,349
Profits capital . . . . .	85,272	76,220
Paid-up share certificates . . . . .	2,040,800	1,602,400
Savings share accounts . . . . .	2,037,658	2,485,332
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	—	5,355
Suspended share accounts . . . . .	—	40
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	296,000	—
Net undivided earnings . . . . .	—	—
Reserves:		
Guaranty fund . . . . .	122,188	214,039
Surplus . . . . .	373	69,955
Other reserves . . . . .	123,586	69,653
Notes payable . . . . .	150,000	100,000
Dividends declared . . . . .	24,142	44,887
Credits of members not applied . . . . .	1,092	651
Due on uncompleted loans . . . . .	58,188	73,597
Borrowers' accumulations for taxes . . . . .	105,066	114,435
Reserve for Federal Income Taxes . . . . .	498	—
Reserve for State excise . . . . .	1,127	—
Unearned discount . . . . .	—	—
Other liabilities . . . . .	7,617	3,281
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$5,498,112</b>	<b>\$5,253,194</b>



HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	—	—
\$3,787,815	\$2,788,001	\$2,008,556	\$4,864,160	\$3,558,618
300,821	247,271	12,858	243,123	103,130
265,966	66,444	132,690	210,566	218,932
—	—	36,246	50,552	—
7,208	8,000	2,250	—	—
10,008	—	—	3,568	—
38,999	7,856	11,136	—	—
—	121,914	48,522	82,674	238,300
—	—	—	—	—
20,558	19,280	12,052	—	42,672
8,992	53,495	13,464	91,319	533
—	—	—	59	600
9,193	12,645	7,225	13,925	19,515
90,909	1,595	7,975	48,155	145,040
30,705	105,005	15,825	42,000	93,775
—	—	—	—	—
—	—	—	22,966	9,450
9,735	—	42,413	31,712	—
—	32	—	—	—
12,655	10,318	2,577	21,502	11,307
939	10,977	13,450	765	1,802
46,830	36,256	25,789	57,559	44,343
452,825	464,482	220,247	339,091	—
265,000	—	—	—	—
52,800	44,200	39,710	75,700	39,100
—	—	32,200	—	—
—	—	—	—	—
108,947	122,313	85,581	430,432	606,210
2,961	—	983	5,782	18,455
7,292	—	682	—	—
<b>\$5,531,158</b>	<b>\$4,120,084</b>	<b>\$2,772,431</b>	<b>\$6,635,610</b>	<b>\$5,151,782</b>
\$239,994	\$214,377	\$200,365	\$338,463	\$258,942
47,008	41,058	40,291	60,424	52,854
3,144,800	539,400	299,000	3,256,200	1,657,000
1,545,754	2,893,389	1,843,177	2,018,311	2,569,632
—	—	—	91,517	—
9,763	6,957	5,181	48,736	24,625
44	29	80	430	—
—	—	—	—	—
36,959	15,106	7,247	—	91,321
161,507	116,344	70,367	182,180	86,668
47,216	53,790	21,673	154,809	153,411
142,917	130,013	60,980	155,433	—
—	—	150,000	—	—
—	216	61	59,701	—
28,059	5,333	3,333	1,427	—
118,316	89,727	65,377	88,353	109,475
912	1,514	—	158,786	131,362
250	1,000	—	2,034	1,312
4,930	10,519	3,862	1,419	2,683
2,729	1,312	1,437	10,044	8,881
—	—	—	7,343	3,616
<b>\$5,531,158</b>	<b>\$4,120,084</b>	<b>\$2,772,431</b>	<b>\$6,635,610</b>	<b>\$5,151,782</b>

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	\$700
Direct reduction . . . . .	\$4,326,613	4,484,299
Direct reduction — 90% valuation . . . . .	655,992	288,216
V.A. loans . . . . .	51,627	456,929
Federal Housing Administration, Title II . . . . .	—	—
Statutory common form . . . . .	50,880	19,720
Principal payments suspended . . . . .	65,351	—
Other real estate . . . . .	40,839	—
Participation . . . . .	30,000	96,120
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	58,457	23,914
Federal Housing Administration, Title I loans . . . . .	—	53,050
Personal loans . . . . .	55,723	58,459
Insurance and taxes paid on mortgaged property . . . . .	—	71
Loans on shares and deposits:		
Serial . . . . .	28,504	28,377
Paid-up certificates . . . . .	13,885	66,875
Savings . . . . .	66,638	41,489
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	18,793	—
Alterations to leased quarters . . . . .	—	1,629
Furniture, fixtures and equipment . . . . .	8,574	3,946
Share Insurance Fund . . . . .	1,103	9,822
Due from Co-operative Central Bank . . . . .	55,746	60,540
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	712,196	389,341
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	587
Federal Home Loan Bank stock . . . . .	57,700	77,200
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	285,000
Cash and due from banks . . . . .	89,658	112,655
Prepaid expenses . . . . .	3,006	2,478
Other assets . . . . .	—	3,228
<b>TOTAL ASSETS</b> . . . . .	<b>\$6,391,285</b>	<b>\$6,564,645</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$557,769	\$455,894
Profits capital . . . . .	105,720	91,341
Paid-up share certificates . . . . .	1,138,800	2,713,600
Savings share accounts . . . . .	3,784,373	2,127,203
Dividend savings accounts . . . . .	—	90,158
Club accounts . . . . .	—	6,139
Suspended share accounts . . . . .	—	45
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	199,800
Net undivided earnings . . . . .	19,891	19,566
Reserves:		
Guaranty fund . . . . .	186,672	218,443
Surplus . . . . .	252,705	1,072
Other reserves . . . . .	119,049	179,510
Notes payable . . . . .	—	300,000
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	3,047	77
Due on uncompleted loans . . . . .	43,570	11,066
Borrowers' accumulations for taxes . . . . .	151,069	123,757
Reserve for Federal Income Taxes . . . . .	4,000	1,010
Reserve for State excise . . . . .	1,435	—
Unearned discount . . . . .	19,783	21,689
Other liabilities . . . . .	3,402	4,275
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$6,391,285</b>	<b>\$6,564,645</b>

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
—	—	\$4,100	—	\$183,850
\$9,950,160	\$9,251,906	1,518,561	\$5,260,621	15,766,162
816,457	893,717	52,127	555,676	174,338
799,159	616,891	15,774	352,730	1,004,688
163,459	—	—	5,811	40,949
191,116	88,854	—	—	17,087
371,309	131,334	—	9,150	88,782
44,999	69,613	—	28,539	89,433
118,655	—	—	—	—
—	—	—	—	—
60,269	—	—	49,939	—
107,996	73,118	—	49,207	—
—	312	—	—	316
62,834	40,705	9,202	30,245	135,010
51,798	92,390	8,650	21,835	161,370
67,729	88,068	6,805	38,857	41,015
—	—	—	—	—
3,300	—	—	—	—
413,761	27,878	—	23,715	3,046
—	—	1,816	—	29,873
36,743	3,918	1,580	6,451	—
1,775	5,723	231	861	36,829
139,486	119,351	17,206	66,515	33,294
973,000	372,920	59,232	367,778	184,680
150,000	299,311	—	—	1,179,960
167,800	183,900	19,100	94,700	—
—	—	—	200,000	284,700
215,289	892,404	164,300	228,230	—
12,143	—	437	4,944	653,517
27,568	—	—	—	3,591
—	—	—	—	3,135
<b>\$14,946,805</b>	<b>\$13,252,313</b>	<b>\$1,879,121</b>	<b>\$7,395,804</b>	<b>\$20,115,625</b>
\$1,034,361	\$1,002,230	\$144,164	\$549,185	\$3,187,414
214,050	191,901	28,299	94,863	653,952
3,524,600	3,601,800	809,400	2,268,000	9,844,000
5,826,319	5,603,165	691,866	3,417,562	3,543,916
203,180	—	—	—	—
9,941	—	4,362	2,296	—
785	—	—	—	2,733
1,613,402	20,801	—	—	1,009
35,417	1,013,648	—	—	59,240
468,020	494,559	49,496	289,321	1,377,243
420,309	479,663	20,336	182,293	722,717
286,422	249,902	47,446	205,070	—
705,000	200,000	—	—	—
—	115,417	16,093	69,999	—
2,259	851	—	1,231	1,333
251,139	24,853	25,867	87,586	179,871
295,223	225,463	38,477	191,230	518,131
—	5,902	639	8,761	15,664
1,720	2,434	400	1,713	—
19,735	10,521	—	16,758	—
34,923	9,203	2,276	9,936	8,402
<b>\$14,946,805</b>	<b>\$13,252,313</b>	<b>\$1,879,121</b>	<b>\$7,395,804</b>	<b>\$20,115,625</b>

	LYNN	MALDEN
	LINCOLN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$100,950	—
Direct reduction . . . . .	13,772,048	\$4,806,550
Direct reduction — 90% valuation . . . . .	402,086	51,059
V.A. loans . . . . .	157,781	11,831
Federal Housing Administration, Title II	—	—
Statutory common form . . . . .	—	38,951
Principal payments suspended . . . . .	—	22,210
Other real estate . . . . .	145,424	—
Participation . . . . .	156,073	118,381
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	—	6,726
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	—	—
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	137,708	6,695
Paid-up certificates . . . . .	187,203	62,885
Savings . . . . .	—	32,810
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	21,542	—
Bank building . . . . .	140,000	—
Alterations to leased quarters . . . . .	—	1,677
Furniture, fixtures and equipment . . . . .	21,000	7,088
Share Insurance Fund . . . . .	1,000	3,884
Due from Co-operative Central Bank . . . . .	163,258	53,152
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	1,289,719	788,257
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	225,000	79,100
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	836,328	273,216
Prepaid expenses . . . . .	—	468
Other assets . . . . .	20,197	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$17,777,317</b>	<b>\$6,364,940</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$2,715,806	\$258,285
Profits capital . . . . .	550,659	51,487
Paid-up share certificates . . . . .	11,892,200	2,976,400
Savings share accounts . . . . .	1,483	1,829,802
Dividend savings accounts . . . . .	219,458	370,978
Club accounts . . . . .	—	7,844
Suspended share accounts . . . . .	5,099	1,166
Matured share accounts . . . . .	—	403
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	72,310	39,576
Reserves:		
Guaranty fund . . . . .	926,923	192,843
Surplus . . . . .	741,616	144,016
Other reserves . . . . .	—	197,332
Notes payable . . . . .	—	50,000
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	630	—
Due on uncompleted loans . . . . .	106,254	62,776
Borrowers' accumulations for taxes . . . . .	488,040	174,819
Reserve for Federal Income Taxes . . . . .	49,983	3,179
Reserve for State excise . . . . .	—	1,324
Unearned discount . . . . .	—	845
Other liabilities . . . . .	6,856	1,865
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$17,777,317</b>	<b>\$6,364,940</b>

MALDEN	MANSFIELD	MARBLEHEAD	MARLBOROUGH
MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
—	—	\$82,500	—
\$21,127,237	\$6,705,115	\$3,261,498	\$14,141,724
485,684	703,360	—	408,153
4,924,839	743,001	—	354,378
5,134,009	1,048,940	—	—
105,618	2,700	—	—
93,786	23,326	—	349,909
36,998	26,744	—	177,969
—	—	—	—
—	—	—	—
—	40,934	—	84,626
—	93,795	—	—
2,665	—	—	156
126,835	28,180	34,295	19,680
228,355	68,780	12,862	88,080
277,258	50,165	6,747	127,510
—	1,330	—	—
8,750	—	—	82,865
324,932	27,062	—	124,632
—	—	—	—
190,009	13,202	1,122	77,911
6,527	13,427	—	2,234
328,609	89,504	32,632	164,023
2,910,067	959,722	100,000	100,000
—	—	—	—
371,700	—	38,000	172,600
—	—	—	—
972,958	448,453	415,507	2,217,582
13,982	2,871	673	14,155
30,353	372	—	3,097
<b>\$37,701,171</b>	<b>\$11,090,983</b>	<b>\$3,985,836</b>	<b>\$18,711,884</b>
\$1,983,519	\$539,042	\$808,871	\$601,499
384,115	100,955	174,969	126,584
13,526,000	4,323,600	1,817,600	4,016,200
17,432,645	4,687,993	706,148	12,064,223
—	—	68,594	—
—	24,640	—	—
463	—	—	—
33,061	—	—	—
—	—	—	—
1,168,965	286,318	140,111	465,947
839,388	185,514	83,560	303,082
995,611	289,632	79,848	531,508
—	—	—	—
359,877	111,102	47,896	47,692
350	16,386	—	2,072
101,218	275,719	—	174,139
860,779	212,326	55,425	367,769
14,240	6,000	2,000	—
—	2,019	400	—
940	20,669	—	—
—	9,068	414	11,169
<b>\$37,701,171</b>	<b>\$11,090,983</b>	<b>\$3,985,836</b>	<b>\$18,711,884</b>

	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$3,873,467	\$4,274,117
Direct reduction — 90% valuation . . . . .	—	403,984
V.A. loans . . . . .	42,828	621,218
Federal Housing Administration, Title II . . . . .	5,915	—
Statutory common form . . . . .	—	81,979
Principal payments suspended . . . . .	15,925	18,648
Other real estate . . . . .	—	—
Participation . . . . .	186,989	—
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	754	62,144
Federal Housing Administration, Title I loans . . . . .	43,968	—
Personal loans . . . . .	—	14,181
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	1,080	9,820
Paid-up certificates . . . . .	17,600	4,350
Savings . . . . .	55,925	13,155
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession . . . . .	13,432	—
Bank building . . . . .	—	—
Alterations to leased quarters . . . . .	1,524	—
Furniture, fixtures and equipment . . . . .	4,068	10,969
Share Insurance Fund . . . . .	400	15,698
Due from Co-operative Central Bank . . . . .	41,551	56,843
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	236,603	350,659
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	41,300	81,300
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	393,996	335,767
Prepaid expenses . . . . .	13,081	1,571
Other assets . . . . .	—	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$4,990,406</b>	<b>\$6,356,403</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$103,209	\$327,158
Profits capital . . . . .	23,904	62,460
Paid-up share certificates . . . . .	745,600	1,401,400
Savings share accounts . . . . .	3,513,071	3,348,378
Dividend savings accounts . . . . .	—	215,812
Club accounts . . . . .	59,542	—
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	180,135	—
Net undivided earnings . . . . .	12,496	—
Reserves:		
Guaranty fund . . . . .	67,479	215,466
Surplus . . . . .	135,559	143,283
Other reserves . . . . .	—	208,582
Notes payable . . . . .	—	—
Dividends declared . . . . .	4,515	55,142
Credits of members not applied . . . . .	—	—
Due on uncompleted loans . . . . .	11,042	175,951
Borrowers' accumulations for taxes . . . . .	126,375	185,381
Reserve for Federal Income Taxes . . . . .	—	2,507
Reserve for State excise . . . . .	—	—
Unearned discount . . . . .	6,772	10,815
Other liabilities . . . . .	707	4,068
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$4,990,406</b>	<b>\$6,356,403</b>

MEDFORD		MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
—	—	—	—
\$5,671,739	\$3,713,859	\$3,150,757	\$8,796,248
—	136,380	339,572	1,211,583
1,144,304	223,877	267,970	740,548
—	—	—	336,296
16,309	33,200	29,500	253,649
—	—	5,048	—
—	24,011	29,299	—
—	29,709	19,213	—
—	—	—	—
18,761	16,904	16,459	—
15,291	—	—	—
23,292	—	—	—
—	—	—	116
63,830	19,749	27,985	31,815
24,555	15,086	27,170	18,770
66,315	36,078	40,485	67,030
—	—	—	—
—	—	—	—
28,500	47,027	17,036	16,150
—	—	—	—
23,178	6,367	1,163	23,850
7,034	908	500	—
77,945	45,213	38,011	120,254
646,900	609,128	179,195	1,054,039
—	—	—	—
—	50,172	—	—
20,000	58,500	50,000	111,300
—	—	—	25,000
658,003	129,852	178,181	679,616
—	1,078	1,896	—
—	—	436	363
\$8,505,956	\$5,197,098	\$4,419,876	\$13,486,627
\$1,085,201	\$485,420	\$292,851	\$704,537
214,807	97,602	56,788	138,440
1,545,800	1,510,000	1,425,400	1,991,400
4,554,258	2,535,926	1,978,630	9,269,108
—	—	—	—
28	20,077	—	—
—	361	—	160
—	—	—	—
—	35,387	13,985	47,717
519,582	145,099	132,577	430,371
252,236	82,633	87,613	226,137
32,077	136,975	122,909	342,372
—	—	100,000	—
17,390	—	—	—
333	274	—	—
39,851	4,761	106,390	32,432
226,826	140,758	94,643	285,940
—	—	1,076	3,500
5,800	500	750	3,458
11,767	1,325	3,413	—
—	—	2,851	11,055
\$8,505,956	\$5,197,098	\$4,419,876	\$13,486,627

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	\$1,717
Direct reduction . . . . .	\$823,456	3,547,080
Direct reduction — 90% valuation . . . . .	9,000	620,328
V.A. loans . . . . .	11,339	334,180
Federal Housing Administration, Title II . . . . .	—	72,403
Statutory common form . . . . .	—	—
Principal payments suspended . . . . .	—	—
Other real estate . . . . .	3,580	—
Participation . . . . .	—	—
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	16,497	18,236
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	10,672	20,603
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	9,839	10,904
Paid-up certificates . . . . .	12,550	22,815
Savings . . . . .	930	33,313
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	1,500
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	—	83,496
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	1,851	5,885
Share Insurance Fund . . . . .	115	1
Due from Co-operative Central Bank . . . . .	8,719	50,164
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	34,252	418,372
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	8,800	56,800
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	97,728	297,668
Prepaid expenses . . . . .	—	389
Other assets . . . . .	—	1,751
<b>TOTAL ASSETS</b> . . . . .	<b>\$1,049,328</b>	<b>\$5,597,605</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$171,597	\$287,099
Profits capital . . . . .	32,622	52,570
Paid-up share certificates . . . . .	449,400	2,038,800
Savings share accounts . . . . .	113,831	2,510,973
Dividend savings accounts . . . . .	18,706	71,631
Club accounts . . . . .	—	8,091
Suspended share accounts . . . . .	111	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	82,462	56,000
Net undivided earnings . . . . .	11,293	20,246
Reserves:		
Guaranty fund . . . . .	27,002	159,571
Surplus . . . . .	13,680	132,896
Other reserves . . . . .	31,064	94,525
Notes payable . . . . .	55,000	—
Dividends declared . . . . .	—	660
Credits of members not applied . . . . .	252	452
Due on uncompleted loans . . . . .	5,149	19,192
Borrowers' accumulations for taxes . . . . .	35,486	137,216
Reserve for Federal Income Taxes . . . . .	1,250	—
Reserve for State excise . . . . .	—	1,090
Unearned discount . . . . .	—	4,470
Other liabilities . . . . .	423	2,123
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$1,049,328</b>	<b>\$5,597,605</b>



MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD-ACUSHNET CO-OPERATIVE BANK
—	—	—	—	\$1,300
\$15,572,468	\$1,269,848	\$4,326,458	\$31,913,954	8,479,468
461,602	46,326	72,402	—	517,244
129,001	15,708	236,659	351,407	400,718
—	—	—	18,271	—
—	7,201	84,918	953,468	—
74,242	—	53,303	37,357	—
157,107	—	—	—	37,948
21,499	—	63,134	147,706	86,256
—	—	—	—	—
83,584	12,947	47,459	—	86,867
91,419	5,358	8,835	—	17,961
605	37	—	—	—
—	—	—	—	—
26,270	16,303	21,535	71,925	86,400
68,190	21,469	58,830	245,290	160,625
82,190	33,133	65,525	178,340	30,100
—	—	—	—	—
—	—	—	—	—
8,507	—	—	—	8,701
99,200	43,500	95,530	326,405	—
—	—	—	—	91,801
25,717	2,780	24,413	39,412	21,954
18,091	2,020	1,000	76,764	—
170,544	15,864	52,324	363,833	102,114
—	—	—	—	—
1,059,516	157,083	408,381	3,600,798	639,220
—	—	—	—	349,392
—	—	—	100,000	—
245,900	26,200	63,800	440,000	136,500
—	—	—	—	—
611,530	121,708	209,761	2,238,164	266,376
—	770	2,475	—	—
6,662	841	—	—	—
<b>\$19,013,844</b>	<b>\$1,799,096</b>	<b>\$5,896,742</b>	<b>\$41,103,094</b>	<b>\$11,520,945</b>
—	—	—	—	—
\$651,323	\$219,383	\$350,804	\$1,733,157	\$1,698,766
120,210	39,647	62,039	344,213	347,328
8,824,000	537,600	2,134,600	10,965,400	6,607,800
5,804,341	733,251	2,540,519	21,912,990	932,694
840,852	39,224	—	827,903	9,609
—	—	5,654	9,347	—
—	5	35	—	2,775
—	—	—	—	—
—	—	—	—	—
—	11,749	36,636	133,719	—
—	—	—	—	—
644,794	71,817	154,642	1,192,024	661,459
546,465	84,804	96,071	992,382	848,868
575,368	18,371	176,434	889,956	—
350,000	—	220,000	—	—
183,669	—	—	—	74,338
8,683	2	—	3,691	816
107,894	9,894	5,509	1,023,616	65,412
306,017	30,866	105,221	1,050,641	235,882
—	—	1,159	22,500	8,447
5,000	—	—	—	2,396
29,800	762	1,026	—	21,645
15,428	1,731	6,393	1,555	2,710
<b>\$19,013,844</b>	<b>\$1,799,096</b>	<b>\$5,896,742</b>	<b>\$41,103,094</b>	<b>\$11,520,945</b>

	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$35,550	\$2,600
Direct reduction . . . . .	2,213,838	6,197,390
Direct reduction — 90% valuation . . . . .	198,561	535,242
V.A. loans . . . . .	—	166,274
Federal Housing Administration, Title II . . . . .	—	—
Statutory common form . . . . .	—	225,992
Principal payments suspended . . . . .	28,565	12,840
Other real estate . . . . .	122,784	45,259
Participation . . . . .	—	369,653
Out of state — V.A. . . . .	—	209,047
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	17,267	27,273
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	12,552	—
Insurance and taxes paid on mortgaged property . . . . .	64	—
Loans on shares and deposits:		
Serial . . . . .	16,163	27,480
Paid-up certificates . . . . .	2,920	100,190
Savings . . . . .	15,290	137,300
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	600
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	32,496	55,000
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	3,694	10,513
Share Insurance Fund . . . . .	11,104	9,925
Due from Co-operative Central Bank . . . . .	30,949	84,371
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	288,510	494,717
Other bonds and notes legal for reserve . . . . .	—	100,000
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	29,100	121,500
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	48,675	526,621
Prepaid expenses . . . . .	669	—
Other assets . . . . .	—	1,494
<b>TOTAL ASSETS</b> . . . . .	<b>\$3,108,751</b>	<b>\$9,461,281</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$654,995	\$464,374
Profits capital . . . . .	136,806	94,605
Paid-up share certificates . . . . .	564,600	3,085,000
Savings share accounts . . . . .	1,385,739	4,534,965
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	—	—
Suspended share accounts . . . . .	182	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	8,070	—
Reserves:		
Guaranty fund . . . . .	192,044	367,476
Surplus . . . . .	56,072	196,033
Other reserves . . . . .	8,463	296,951
Notes payable . . . . .	30,000	—
Dividends declared . . . . .	—	84,249
Credits of members not applied . . . . .	—	105
Due on uncompleted loans . . . . .	—	75,177
Borrowers' accumulations for taxes . . . . .	65,873	245,367
Reserve for Federal Income Taxes . . . . .	—	—
Reserve for State excise . . . . .	—	3,247
Unearned discount . . . . .	4,509	6,894
Other liabilities . . . . .	1,398	6,838
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$3,108,751</b>	<b>\$9,461,281</b>

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
—	—	—	—
\$12,921,018	\$4,367,159	\$6,860,032	\$10,146,207
94,111	240,566	542,903	1,122,178
1,554,604	226,872	426,062	837,328
465,862	104,690	—	—
594,528	62,100	41,300	427,850
19,407	—	137,108	35,281
—	—	—	—
880,826	244,165	125,415	596,005
—	—	—	107,671
349,135	98,034	—	703,240
63,526	24,003	155,616	59,061
12,878	20,228	—	—
62,708	53,994	16,048	54,072
—	—	168	—
—	—	—	—
48,840	32,222	41,269	78,390
99,185	45,472	65,799	50,840
100,870	107,717	104,488	139,910
—	—	1,700	—
2,425	1,380	5,315	—
—	—	—	4,496
123,066	—	—	178,550
—	886	10,338	—
44,725	6,569	17,572	14,327
2,421	800	1,269	1
180,356	59,732	92,603	143,221
—	—	—	—
1,727,767	449,703	568,768	788,263
—	—	250,000	—
—	—	25,000	—
212,100	—	117,500	190,000
—	—	—	—
—	—	—	—
447,929	344,311	270,397	636,744
5,767	1,509	3,736	1,830
27,347	—	3,844	—
<b>\$20,041,401</b>	<b>\$6,492,112</b>	<b>\$9,884,250</b>	<b>\$16,315,465</b>
—	—	—	—
\$728,733	\$496,671	\$593,968	\$938,155
127,860	94,866	107,504	178,302
6,912,600	1,503,400	2,770,200	4,292,400
9,213,076	3,715,036	4,913,612	8,774,694
784,950	7,028	—	—
23,137	—	8,291	23,879
14	—	—	—
—	—	200	2,217
—	28,000	538,600	—
135,627	—	64,986	—
—	—	—	—
536,622	185,392	255,559	727,745
503,842	101,712	118,376	211,005
444,456	167,703	231,938	257,632
—	—	—	350,000
—	—	—	100,275
2,253	1,685	—	439
183,651	5,720	8,964	143,567
402,409	165,135	226,813	265,029
—	—	4,700	—
7,122	—	—	3,114
4,460	16,165	15,633	38,622
30,589	3,599	24,906	8,390
<b>\$20,041,401</b>	<b>\$6,492,112</b>	<b>\$9,884,250</b>	<b>\$16,315,465</b>

	NORWOOD	PEABODY
	THE NORWOOD CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$19,868,423	\$18,589,064
Direct reduction — 90% valuation . . . . .	1,525,956	863,908
V.A. loans . . . . .	2,443,342	1,543,930
Federal Housing Administration, Title II . . . . .	—	327,871
Statutory common form . . . . .	464,423	221,920
Principal payments suspended . . . . .	82,402	85,680
Other real estate . . . . .	92,126	451,244
Participation . . . . .	558,626	135,841
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	249,679	40,017
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	—	—
Insurance and taxes paid on mortgaged property . . . . .	—	—
Loans on shares and deposits:		
Serial . . . . .	167,743	52,910
Paid-up certificates . . . . .	318,550	70,170
Savings . . . . .	108,840	191,180
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	10,530	—
Real estate held by foreclosure and in possession . . . . .	18,603	666
Bank building . . . . .	127,512	122,142
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	25,112	13,998
Share Insurance Fund . . . . .	13,684	3,058
Due from Co-operative Central Bank . . . . .	264,803	229,802
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	2,410,241	1,896,989
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	320,500	258,400
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	863,370	364,947
Prepaid expenses . . . . .	765	2,157
Other assets . . . . .	2,312	28,292
<b>TOTAL ASSETS</b> . . . . .	<b>\$29,937,542</b>	<b>\$25,499,186</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$2,426,490	\$1,252,651
Profits capital . . . . .	511,495	240,409
Paid-up share certificates . . . . .	11,585,200	6,079,200
Savings share accounts . . . . .	10,421,782	14,494,458
Dividend savings accounts . . . . .	1,656,554	—
Club accounts . . . . .	—	41,012
Suspended share accounts . . . . .	348	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	98,169	193,684
Reserves:		
Guaranty fund . . . . .	899,092	804,993
Surplus . . . . .	594,892	715,326
Other reserves . . . . .	906,937	379,643
Notes payable . . . . .	—	400,000
Dividends declared . . . . .	—	—
Credits of members not applied . . . . .	1,984	7,725
Due on uncompleted loans . . . . .	315,904	406,216
Borrowers' accumulations for taxes . . . . .	465,055	434,858
Reserve for Federal Income Taxes . . . . .	—	26,010
Reserve for State excise . . . . .	7,000	4,948
Unearned discount . . . . .	33,352	6,918
Other liabilities . . . . .	13,288	11,135
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$29,937,542</b>	<b>\$25,499,186</b>

PITTSFIELD	QUINCY		
THE PITTSFIELD CO-OPERATIVE BANK	THE GRANITE CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
— \$17,068,336 2,876,979 1,326,546 844,489 — 28,436 56,737 998,574 953,855 1,665,058 98,728 239,915 — 27,450 166,785 106,880 — 1,784 7,585 73,752 1 269,210 2,152,537 — — 340,700 30,000 79,000 835,866 41,689 31,555	— \$4,588,940 153,386 404,943 290,648 — 44,300 270,500 212,136 — — 10,418 34,852 — 15,420 29,140 67,767 — 95,291 2,325 23,798 871 63,790 349,077 — — 58,400 60,000 — 525,234 30,857 6,969	— \$37,487,538 3,138,610 2,403,298 1,817,690 1,946,929 286,706 415,954 2,223,215 — — 157,320 603,927 — 80,645 138,140 401,738 — 228,488 116,537 33,012 23,973 6,971 528,878 5,148,578 — — 543,300 — 59,255 3,078,235 10,786	\$2,800 4,416,280 531,418 446,923 173,696 — 22,825 — — — 19,298 — — 32,725 40,805 55,740 — 11,705 — 14,972 22,726 9,347 58,031 483,338 — 100,000 52,700 — — 129,540 4,341 —
<b>\$30,322,447</b>	<b>\$7,339,062</b>	<b>\$60,879,723</b>	<b>\$6,632,210</b>
\$621,000 110,079 8,172,800 16,494,262 5,544 — 706,400 — 978,483 842,641 720,161 250,000 286,936 29,704 204,865 696,832 18,500 7,000 51,889 125,351	\$368,492 68,276 1,165,600 5,029,587 13,592 — — — 124,175 224,824 — 77,698 1,005 39,660 199,182 — 2,100 6,750 18,121	\$1,992,364 374,058 10,352,400 40,469,285 — 73,339 248 — — 1,529,842 762,304 2,152,930 — 645,083 3,623 962,679 1,366,687 58,000 13,500 107,488 15,893	\$498,383 99,713 1,516,200 3,765,148 — 8,885 1,538 — — 197,405 100,470 154,702 — 57,110 22 50,550 171,365 2,373 1,600 4,034 2,712
<b>\$30,322,447</b>	<b>\$7,339,062</b>	<b>\$60,879,723</b>	<b>\$6,632,210</b>

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,156,794	\$7,542,509
Direct reduction — 90% valuation	574,759	680,387
V.A. loans	319,190	853,544
Federal Housing Administration, Title II	68,653	145,755
Statutory common form	10,800	48,948
Principal payments suspended	12,628	122,572
Other real estate	19,406	14,567
Participation	—	448,925
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	36,175	89,084
Federal Housing Administration, Title I loans	—	—
Personal loans	25,463	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	26,505	79,040
Paid-up certificates	32,675	59,075
Savings	56,044	70,835
Dividend savings	—	—
Loans on collateral of other institutions	—	1,680
Real estate held by foreclosure and in possession	—	—
Bank building	44,058	122,232
Alterations to leased quarters	—	—
Furniture, fixtures and equipment	9,591	29,393
Share Insurance Fund	1,025	13,019
Due from Co-operative Central Bank	78,344	100,565
Investments:		
U. S. Government obligations, direct and fully guaranteed	344,125	899,813
Other bonds and notes legal for reserve	25,000	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	112,500	110,400
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	587,904	471,164
Prepaid expenses	—	737
Other assets	1,696	8,541
<b>TOTAL ASSETS</b>	<b>\$8,543,335</b>	<b>\$11,912,785</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital	\$310,471	\$1,218,895
Profits capital	60,966	241,748
Paid-up share certificates	2,211,000	2,853,200
Savings share accounts	4,770,628	6,160,605
Dividend savings accounts	—	—
Club accounts	11,291	12,377
Suspended share accounts	—	328
Matured share accounts	5,676	—
Term deposit accounts	87,000	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	303,995	421,436
Surplus	109,519	348,544
Other reserves	319,703	37,853
Notes payable	—	100,000
Dividends declared	26,816	97,477
Credits of members not applied	3,358	2,328
Due on uncompleted loans	71,870	145,558
Borrowers' accumulations for taxes	229,531	258,294
Reserve for Federal Income Taxes	6,000	—
Reserve for State excise	2,480	—
Unearned discount	9,858	—
Other liabilities	3,173	14,142
<b>TOTAL LIABILITIES</b>	<b>\$8,543,335</b>	<b>\$11,912,785</b>

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
—	—	—	—	—
\$1,857,222	\$7,123,590	\$11,206,070	\$14,823,566	\$4,440,967
267,116	598,326	1,298,692	371,764	438,851
197,866	695,600	894,812	388,099	244,213
38,195	—	333,050	40,823	—
—	134,872	137,093	714,656	—
29,430	19,725	66,148	137,021	6,000
9,401	4,890	109,331	5,968	—
—	26,655	—	522,775	—
—	—	—	—	—
10,828	41,102	49,128	63,400	36,740
18,809	—	7,444	58,684	—
—	—	49	61	—
16,156	41,689	76,475	25,345	14,673
16,818	49,182	66,130	32,150	23,573
20,299	56,357	47,580	58,185	80,148
—	—	—	11,900	—
5,745	—	2,900	—	—
—	—	24,684	12,194	—
—	202,058	59,135	150,890	28,637
10,905	24,066	36,040	68,536	6,039
346	1,222	1,963	—	745
25,889	93,250	148,371	177,824	55,118
139,575	593,575	962,979	1,144,220	449,609
—	—	—	193,000	252,417
37,000	147,000	189,600	143,000	59,700
—	—	—	—	—
119,226	421,305	608,229	300,686	59,837
2,289	2,431	17,679	2,143	409,700
3,631	—	10,901	14,340	440
—	—	—	—	736
\$2,826,746	\$10,276,895	\$16,354,483	\$19,461,230	\$6,608,143
—	—	—	—	—
\$234,498	\$1,054,494	\$1,203,888	\$628,503	\$278,575
44,608	208,905	237,513	132,158	54,402
985,400	4,062,700	4,541,300	5,730,200	2,382,600
1,025,382	3,579,462	8,121,373	10,270,662	3,190,828
—	—	—	—	—
15	5,138	20,699	—	19,622
—	126	25	30	—
—	—	—	206	—
15,295	59,000	—	500,200	—
—	—	64,249	—	—
113,491	494,868	643,808	468,187	165,997
59,406	409,768	495,189	158,315	58,469
47,058	78,024	245,789	521,852	155,944
225,000	—	150,000	155,000	—
—	85,122	55,600	190,395	63,913
—	299	1,272	5,586	265
932	20,113	152,500	342,657	74,240
69,315	201,173	370,151	304,867	155,658
—	1,000	20,700	10,725	2,250
—	2,000	3,750	5,915	1,105
4,633	8,259	8,093	20,442	—
1,713	6,444	18,584	15,330	4,275
\$2,826,746	\$10,276,895	\$16,354,483	\$19,461,230	\$6,608,143

	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$3,979,982	\$3,331,326
Direct reduction — 90% valuation . . . . .	169,963	—
V.A. loans . . . . .	1,194,248	51,138
Federal Housing Administration, Title II	—	—
Statutory common form . . . . .	47,600	—
Principal payments suspended . . . . .	—	—
Other real estate . . . . .	127,855	18,847
Participation . . . . .	288,124	—
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	5,103	—
Federal Housing Administration, Title I loans . . . . .	19,103	—
Personal loans . . . . .	55,880	—
Insurance and taxes paid on mortgaged property . . . . .	—	39
Loans on shares and deposits:		
Serial . . . . .	22,075	24,732
Paid-up certificates . . . . .	31,575	9,980
Savings . . . . .	47,210	30,279
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	4,715	—
Real estate held by foreclosure and in possession . . . . .	9,961	—
Bank building . . . . .	102,936	29,250
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	9,372	2,946
Share Insurance Fund . . . . .	—	558
Due from Co-operative Central Bank . . . . .	64,380	36,168
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	523,788	170,057
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	70,700	—
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	321,378	322,649
Prepaid expenses . . . . .	411	799
Other assets . . . . .	7,292	—
<b>TOTAL ASSETS</b> . . . . .	<b>\$7,103,651</b>	<b>\$4,028,768</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$464,412	\$324,032
Profits capital . . . . .	88,884	68,570
Paid-up share certificates . . . . .	1,661,000	1,303,400
Savings share accounts . . . . .	4,046,408	1,744,435
Dividend savings accounts . . . . .	77,574	67,446
Club accounts . . . . .	—	—
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	—	10,986
Reserves:		
Guaranty fund . . . . .	196,039	132,712
Surplus . . . . .	120,241	114,949
Other reserves . . . . .	147,128	173,925
Notes payable . . . . .	—	—
Dividends declared . . . . .	60,841	—
Credits of members not applied . . . . .	229	167
Due on uncompleted loans . . . . .	24,133	8,588
Borrowers' accumulations for taxes . . . . .	199,829	73,051
Reserve for Federal Income Taxes . . . . .	2,000	3,095
Reserve for State excise . . . . .	1,467	1,391
Unearned discount . . . . .	9,864	—
Other liabilities . . . . .	3,602	2,021
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$7,103,651</b>	<b>\$4,028,768</b>



SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	UNITED CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
—	—	\$1,250	\$3,750	\$15,150
\$5,778,501	\$5,648,220	12,473,694	22,858,023	8,157,365
17,814	—	1,298,101	3,044,133	864,966
80,251	184,328	728,101	3,166,853	876,093
—	—	—	3,085,833	354,483
35,669	3,736	165,750	—	88,870
—	—	34,450	132,325	42,930
—	—	7,980	480,282	—
274,729	34,324	—	575,284	347,230
—	—	—	—	—
41,880	—	115,251	190,892	31,026
—	—	—	206,671	—
—	—	163,521	281,279	135,201
—	—	65	237	—
5,895	11,613	71,290	137,417	26,895
40,660	39,357	46,185	147,360	50,243
59,445	47,708	164,476	294,184	121,622
—	—	—	—	—
1,650	140	16,310	3,750	2,460
—	—	25,143	32,755	—
—	97,810	55,785	234,012	35,771
6,335	—	—	—	34,674
6,513	24,503	11,428	59,102	17,433
10,661	14,279	6,833	24,225	1,451
61,781	62,607	152,418	360,430	109,552
—	—	—	—	—
36,000	396,689	1,562,512	3,113,542	398,224
—	300,000	—	—	—
—	—	—	—	—
57,000	67,100	161,100	414,800	131,300
—	—	—	20,000	—
808,793	171,031	238,125	1,580,625	790,015
710	2,798	—	4,783	747
—	—	—	8,254	2,000
\$7,324,287	\$7,106,243	\$17,499,768	\$40,471,301	\$12,635,701
\$225,572	\$432,935	\$1,496,274	\$2,618,631	\$540,794
44,669	82,052	309,581	487,751	111,599
1,998,600	1,551,000	2,588,000	12,529,400	3,008,600
3,945,280	3,542,192	11,342,917	20,053,084	7,275,025
10,374	—	40,890	47,218	35,215
—	—	—	55	—
210,800	563,000	—	—	45,600
—	21,868	66,317	—	—
146,822	167,971	440,645	1,290,721	345,126
95,510	122,788	439,031	1,212,303	96,315
136,629	134,258	381,687	619,050	394,151
160,000	250,000	—	—	—
72,287	—	—	406,967	113,270
—	—	697	6,990	840
38,495	10,023	123,591	254,831	360,501
231,674	220,678	218,462	773,893	280,510
1,200	—	—	29,278	—
1,900	—	8,015	8,074	—
—	—	42,885	98,689	23,257
4,475	7,498	776	34,366	4,898
\$7,324,287	\$7,106,243	\$17,499,768	\$40,471,301	\$12,635,701

	STOUGHTON	SWAMPSCOTT
	THE STOUGHTON CO-OPERATIVE BANK	PURITAN CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,834,762	\$956,874
Direct reduction — 90% valuation	653,401	—
V.A. loans	543,073	—
Federal Housing Administration, Title II	47,771	—
Statutory common form	84,987	38,000
Principal payments suspended	43,179	—
Other real estate	12,500	—
Participation	228,224	68,715
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	62,449	—
Federal Housing Administration, Title I loans	—	—
Personal loans	2,163	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	47,255	—
Paid-up certificates	29,335	—
Savings	72,755	12,386
Dividend savings	—	—
Loans on collateral of other institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	56,372	—
Alterations to leased quarters	—	271
Furniture, fixtures and equipment	16,742	5,137
Share Insurance Fund	14,062	—
Due from Co-operative Central Bank	89,584	8,774
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,086,225	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	101,000	—
Shares in other co-operative banks	—	—
Bank stocks	—	—
Cash and due from banks	423,074	409,627
Prepaid expenses	3,843	1,315
Other assets	1,607	—
<b>TOTAL ASSETS</b>	<b>\$10,454,363</b>	<b>\$1,501,099</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital	\$661,404	\$1,555
Profits capital	134,960	35
Paid-up share certificates	1,555,000	117,000
Savings share accounts	6,685,057	1,119,856
Dividend savings accounts	—	—
Club accounts	29,251	698
Suspended share accounts	—	—
Matured share accounts	—	—
Term deposit accounts	—	—
Net undivided earnings	34,096	—
Reserves:		
Guaranty fund	329,089	4,237
Surplus	13,813	25,621
Other reserves	331,272	100,000
Notes payable	—	—
Dividends declared	—	13,469
Credits of members not applied	—	—
Due on uncompleted loans	320,550	10,299
Borrowers' accumulations for taxes	344,304	21,423
Reserve for Federal Income Taxes	1,001	—
Reserve for State excise	—	—
Unearned discount	12,024	—
Other liabilities	2,542	86,906
<b>TOTAL LIABILITIES</b>	<b>\$10,454,363</b>	<b>\$1,501,099</b>

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
—	—	—	\$53,700	\$11,500
\$6,293,818	\$11,418,863	\$4,219,326	864,373	2,355,612
174,990	1,973,545	74,363	—	—
412,990	663,302	283,520	3,699	24,535
—	24,741	—	—	—
5,650	572,101	55,708	—	—
—	48,632	—	—	—
—	367,212	26,500	19,837	—
—	460,155	—	—	29,623
—	—	—	—	—
—	144,889	—	—	—
113,933	117,741	25,847	33,300	—
—	—	—	—	—
—	146,465	11,640	15,840	1,004
—	2,427	—	1,241	—
—	—	—	—	—
3,515	18,710	22,960	10,551	26,070
6,140	117,740	44,927	9,390	24,457
18,686	142,440	39,801	6,910	13,947
—	—	—	—	—
—	—	—	—	—
15,556	45,450	12,489	7,919	—
14,143	199,317	46,546	—	31,392
—	—	—	—	—
13,165	44,761	4,716	2,928	2,106
952	17,363	12,311	1,370	165
71,038	149,267	56,663	10,534	24,833
—	987,850	374,498	188,360	199,110
—	—	—	—	—
97,100	139,300	60,400	12,000	23,400
—	—	20,960	10,000	—
—	—	—	—	—
669,077	1,032,212	668,704	47,746	23,071
—	6,373	5,787	—	—
—	35,211	12,917	—	—
<b>\$7,910,753</b>	<b>\$18,876,067</b>	<b>\$6,080,583</b>	<b>\$1,299,698</b>	<b>\$2,790,825</b>
\$313,499	\$455,193	\$449,881	\$196,253	\$345,573
62,433	81,102	86,747	36,286	64,014
2,163,600	6,976,000	2,177,000	380,800	1,010,800
4,359,291	7,602,200	2,561,157	524,472	972,911
—	—	231,169	—	16,514
—	23,544	3,441	10,119	—
—	11	—	—	—
—	—	—	—	—
—	1,899,800	—	—	—
33,945	—	22,993	18,677	—
—	—	—	—	—
318,670	377,109	154,541	46,385	107,957
177,510	64,851	98,729	16,854	156,022
185,989	320,624	168,969	32,446	—
120,000	—	—	—	10,000
—	189,679	—	—	20,204
19,979	2,079	2,969	3,950	32
13,900	530,020	22,839	3,033	43,112
135,444	249,267	82,342	26,420	36,392
3,000	—	2,200	795	—
2,000	2,500	1,400	—	—
—	35,134	7,364	2,995	93
1,493	66,954	6,842	213	7,201
<b>\$7,910,753</b>	<b>\$18,876,067</b>	<b>\$6,080,583</b>	<b>\$1,299,698</b>	<b>\$2,790,825</b>

	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$3,600,660	\$8,216,261
Direct reduction — 90% valuation . . . . .	389,247	768,235
V.A. loans . . . . .	—	1,115,719
Federal Housing Administration, Title II . . . . .	—	1,179,188
Statutory common form . . . . .	—	3,000
Principal payments suspended . . . . .	2,033	—
Other real estate . . . . .	14,194	—
Participation . . . . .	—	187,810
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	23,941	41,843
Federal Housing Administration, Title I loans . . . . .	—	—
Personal loans . . . . .	26,501	3,997
Insurance and taxes paid on mortgaged property . . . . .	61	—
Loans on shares and deposits:		
Serial . . . . .	13,659	85,395
Paid-up certificates . . . . .	23,678	56,300
Savings . . . . .	20,047	109,960
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	8,240
Real estate held by foreclosure and in possession . . . . .	—	—
Bank building . . . . .	—	134,996
Alterations to leased quarters . . . . .	6,222	—
Furniture, fixtures and equipment . . . . .	4,117	28,826
Share Insurance Fund . . . . .	852	4,900
Due from Co-operative Central Bank . . . . .	42,678	119,367
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	224,188	1,249,145
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	52,300	144,700
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	353,867	357,117
Prepaid expenses . . . . .	982	2,845
Other assets . . . . .	2,882	3,433
<b>TOTAL ASSETS</b> . . . . .	<b>\$4,802,109</b>	<b>\$13,821,277</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$276,243	\$1,044,625
Profits capital . . . . .	54,165	213,087
Paid-up share certificates . . . . .	889,200	2,984,800
Savings share accounts . . . . .	2,952,105	8,021,242
Dividend savings accounts . . . . .	—	—
Club accounts . . . . .	10,097	16,999
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	30,000	—
Net undivided earnings . . . . .	39,474	—
Reserves:		
Guaranty fund . . . . .	122,049	377,769
Surplus . . . . .	94,178	93,994
Other reserves . . . . .	180,034	417,075
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	121,059
Credits of members not applied . . . . .	44	—
Due on uncompleted loans . . . . .	44,472	208,290
Borrowers' accumulations for taxes . . . . .	96,933	288,753
Reserve for Federal Income Taxes . . . . .	2,250	5,428
Reserve for State excise . . . . .	750	4,500
Unearned discount . . . . .	7,785	7,097
Other liabilities . . . . .	2,330	16,559
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$4,802,109</b>	<b>\$13,821,277</b>

WALPOLE	WALTHAM	WARE	WAREHAM
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK
—	—	—	—
\$6,465,002	\$2,841,827	\$12,862,631	\$4,487,004
574,097	160,500	347,652	—
157,692	68,616	344,341	10,175
—	99,268	5,496	—
—	—	10,000	37,400
9,438	—	135,460	23,880
224,076	—	28	28,282
—	—	467,607	—
—	—	—	—
34,746	—	144,103	—
—	59,039	—	—
—	53,887	43,856	—
—	—	—	856
57,930	11,421	59,251	16,415
177,045	27,090	38,387	66,435
17,650	39,252	52,711	10,415
—	—	—	—
—	—	—	14,790
71,150	—	6,825	21,013
—	—	73,768	64,070
21,990	1,298	—	—
10,114	476	36,906	11,175
81,287	34,586	3,004	337
—	—	149,285	50,593
768,432	492,848	926,402	460,747
—	—	—	—
90,000	31,900	187,100	44,300
—	—	—	—
319,350	148,052	801,354	205,724
2,712	10,824	—	986
—	154	1,527	1,671
<b>\$9,082,711</b>	<b>\$4,081,038</b>	<b>\$16,697,754</b>	<b>\$5,556,268</b>
\$781,587	\$207,677	\$1,329,893	\$261,030
163,296	39,358	288,718	49,632
4,097,000	1,122,800	3,831,800	1,977,800
2,660,300	2,249,668	9,299,561	2,602,048
385,595	—	—	—
—	20,798	102,195	—
—	701	—	—
5	37,565	—	—
—	35,000	—	—
—	53,634	68,905	42,656
224,982	57,258	464,315	154,054
217,512	61,183	459,572	192,037
188,733	10,000	388,160	111,102
—	—	—	—
79,443	—	—	—
—	15,713	2,467	2,556
95,105	54,000	148,632	64,131
187,920	97,283	291,029	93,536
—	1,280	3,500	1,800
—	—	3,046	600
1,233	12,736	8,927	—
—	4,384	7,034	3,286
<b>\$9,082,711</b>	<b>\$4,081,038</b>	<b>\$16,697,754</b>	<b>\$5,556,268</b>

	WEBSTER	WELLESLEY
	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	—	—
Direct reduction . . . . .	\$2,089,488	\$6,548,542
Direct reduction — 90% valuation . . . . .	190,731	177,039
V.A. loans . . . . .	464,214	97,399
Federal Housing Administration, Title II	396,315	—
Statutory common form . . . . .	5,000	131,000
Principal payments suspended . . . . .	—	—
Other real estate . . . . .	22,905	—
Participation . . . . .	22,225	—
Out of state — V.A. . . . .	17,093	—
Out of state — F.H.A. . . . .	84,457	—
Home modernization loans . . . . .	12,103	22,596
Federal Housing Administration, Title I loans . . . . .	24,725	—
Personal loans . . . . .	8,953	—
Insurance and taxes paid on mortgaged property . . . . .	212	—
Loans on shares and deposits:		
Serial . . . . .	13,655	35,740
Paid-up certificates . . . . .	20,854	36,895
Savings . . . . .	47,001	57,370
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	16,627	—
Real estate held by foreclosure and in possession . . . . .	15,299	—
Bank building . . . . .	47,724	—
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	7,483	2,490
Share Insurance Fund . . . . .	3,001	5,699
Due from Co-operative Central Bank . . . . .	38,293	73,005
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	473,239	400,000
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	47,600	99,500
Shares in other co-operative banks . . . . .	30,000	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	118,197	579,766
Prepaid expenses . . . . .	838	—
Other assets . . . . .	2,707	2,733
<b>TOTAL ASSETS</b> . . . . .	<b>\$4,220,939</b>	<b>\$8,269,774</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$360,716	\$558,171
Profits capital . . . . .	65,048	106,401
Paid-up share certificates . . . . .	1,283,400	3,468,200
Savings share accounts . . . . .	1,968,644	2,868,475
Dividend savings accounts . . . . .	—	173,105
Club accounts . . . . .	15,580	—
Suspended share accounts . . . . .	1,628	2
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	—	—
Net undivided earnings . . . . .	45,380	—
Reserves:		
Guaranty fund . . . . .	179,528	353,820
Surplus . . . . .	158,880	249,534
Other reserves . . . . .	26,894	114,504
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	72,782
Credits of members not applied . . . . .	5,315	4
Due on uncompleted loans . . . . .	11,563	92,800
Borrowers' accumulations for taxes . . . . .	84,132	204,635
Reserve for Federal Income Taxes . . . . .	872	900
Reserve for State excise . . . . .	800	1,600
Unearned discount . . . . .	5,429	4,141
Other liabilities . . . . .	7,130	700
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$4,220,939</b>	<b>\$8,269,774</b>

WESTFIELD		WEYMOUTH	
WESTFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK
—	\$9,400	\$6,000	\$1,100
\$10,255,960	4,346,982	6,412,045	3,886,854
1,367,671	71,641	1,014,114	302,815
2,898,034	237,551	412,651	165,008
1,672,662	—	171,574	255,807
36,855	9,000	89,562	7,100
47,363	19,439	—	—
25,725	25,578	125,279	—
85,341	219,326	315,313	29,909
—	—	—	—
182,929	4,747	47,933	35,485
—	—	—	—
94	—	—	9,805
—	—	—	—
47,000	8,760	26,235	47,095
244,972	58,459	37,305	42,095
90,247	22,297	31,865	71,605
—	—	—	—
13,120	23,660	27,570	6,170
100,936	3,657	80,729	26,357
—	—	—	230
13,096	16,739	5,819	7,745
6,693	686	1,180	—
169,145	51,905	88,742	49,970
—	—	—	—
1,185,690	401,154	652,086	384,438
—	—	100,000	—
—	—	—	—
210,400	48,800	102,600	45,600
—	—	—	—
—	—	—	—
589,320	317,865	212,362	274,357
987	—	3,485	—
—	—	16,169	—
\$19,244,240	\$5,897,646	\$9,980,618	\$5,649,545
\$1,264,096	\$317,414	\$679,503	\$625,701
211,475	67,218	136,206	128,018
9,233,600	2,032,000	3,735,800	2,218,600
6,081,573	2,704,385	3,818,279	1,967,942
—	—	308,212	—
—	30,453	44,123	4,983
—	—	10	—
—	—	19,000	—
348,068	—	—	—
—	—	—	—
459,332	138,634	290,526	153,561
190,245	75,878	105,620	100,215
771,151	266,319	282,776	155,357
—	—	200,000	100,000
—	24,055	44,122	26,279
1,040	45	649	—
253,895	79,950	92,238	39,900
404,726	155,320	196,819	123,704
5,400	3,267	4,000	—
7,800	—	2,430	—
—	711	644	4,860
11,839	1,997	19,661	425
\$19,244,240	\$5,897,646	\$9,980,618	\$5,649,545

	WINCHENDON	WINCHESTER
	WINCHENDON CO-OPERATIVE BANK	WINCHESTER CO-OPERATIVE BANK
<b>ASSETS</b>		
Real estate loans:		
Co-operative form . . . . .	\$7,100	—
Direct reduction . . . . .	2,146,445	\$6,870,524
Direct reduction — 90% valuation . . . . .	64,032	15,541
V.A. loans . . . . .	46,187	307,884
Federal Housing Administration, Title II		
Statutory common form . . . . .	—	422,638
Principal payments suspended . . . . .	54,731	36,289
Other real estate . . . . .	—	238,615
Participation . . . . .	—	152,644
Out of state — V.A. . . . .	—	—
Out of state — F.H.A. . . . .	—	—
Home modernization loans . . . . .	24,932	8,255
Federal Housing Administration, Title I loans . . . . .	2,562	—
Personal loans . . . . .	46,509	949
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial . . . . .	10,395	27,250
Paid-up certificates . . . . .	9,935	72,050
Savings . . . . .	7,104	60,410
Dividend savings . . . . .	—	—
Loans on collateral of other institutions . . . . .	—	—
Real estate held by foreclosure and in possession	—	—
Bank building . . . . .	—	35,000
Alterations to leased quarters . . . . .	—	—
Furniture, fixtures and equipment . . . . .	2,745	5,816
Share Insurance Fund . . . . .	4,952	1,114
Due from Co-operative Central Bank . . . . .	25,571	84,765
Investments:		
U. S. Government obligations, direct and fully guaranteed . . . . .	286,325	385,263
Other bonds and notes legal for reserve . . . . .	—	—
Bonds and notes not legal for reserve . . . . .	—	—
Federal Home Loan Bank stock . . . . .	23,400	104,300
Shares in other co-operative banks . . . . .	—	—
Bank stocks . . . . .	—	—
Cash and due from banks . . . . .	199,610	500,293
Prepaid expenses . . . . .	—	—
Other assets . . . . .	—	142
<b>TOTAL ASSETS</b> . . . . .	<b>\$2,962,535</b>	<b>\$9,329,742</b>
<b>LIABILITIES</b>		
Capital:		
Dues capital . . . . .	\$286,119	\$717,442
Profits capital . . . . .	58,633	136,252
Paid-up share certificates . . . . .	1,203,900	2,416,200
Savings share accounts . . . . .	913,976	4,955,329
Dividend savings accounts . . . . .	82,922	—
Club accounts . . . . .	14,816	—
Suspended share accounts . . . . .	—	—
Matured share accounts . . . . .	—	—
Term deposit accounts . . . . .	49,000	—
Net undivided earnings . . . . .	22,574	—
Reserves:		
Guaranty fund . . . . .	88,260	368,874
Surplus . . . . .	53,135	198,860
Other reserves . . . . .	61,780	167,297
Notes payable . . . . .	—	—
Dividends declared . . . . .	—	86,005
Credits of members not applied . . . . .	12,283	—
Due on uncompleted loans . . . . .	9,021	81,463
Borrowers' accumulations for taxes . . . . .	87,427	194,596
Reserve for Federal Income Taxes . . . . .	1,400	—
Reserve for State excise . . . . .	1,000	1,980
Unearned discount . . . . .	11,887	1,508
Other liabilities . . . . .	4,402	3,936
<b>TOTAL LIABILITIES</b> . . . . .	<b>\$2,962,535</b>	<b>\$9,329,742</b>



WINTHROP	WOBURN	WRENTHAM	YARMOUTH
WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
\$1,400	—	\$248,700	—
2,370,120	\$10,032,491	1,627,126	\$12,350,665
—	1,077,057	135,724	451,083
508,854	784,103	101,551	66,384
39,835	212,897	51,261	—
4,649	88,660	—	2,753,135
—	72,312	—	60,261
—	129,120	13,182	11,688
—	—	—	644,707
—	219,058	143,188	—
—	—	12,676	9,080
—	—	8,597	—
—	99,558	32,756	48,121
—	—	—	181
37,680	38,930	11,135	14,041
43,225	101,750	21,210	71,277
12,295	76,380	23,440	244,274
—	—	—	—
—	—	—	—
22,000	38,350	—	97,208
—	27,824	4,261	—
665	1,720	4,561	26,766
35,452	128,943	663	4,053
—	—	24,434	155,868
475,000	853,631	178,547	1,119,140
—	200,000	—	—
—	136,800	21,200	135,600
—	—	—	—
331,610	296,227	92,841	545,091
—	6,754	656	1,053
—	23,092	—	12,868
<b>\$3,882,785</b>	<b>\$14,645,657</b>	<b>\$2,757,709</b>	<b>\$18,822,544</b>
\$561,808	\$842,204	\$485,640	\$491,048
105,758	159,110	97,065	108,709
1,874,600	4,265,000	855,000	4,993,400
528,065	7,453,910	993,162	11,015,877
138,618	84,566	29,725	274,492
—	—	10,266	—
309	125	—	205
2,015	—	2,777	—
—	—	—	—
23,773	43,665	21,000	—
327,418	515,768	82,509	331,597
157,923	585,610	81,054	111,223
—	76,196	33,663	473,130
—	200,000	—	225,000
—	50,500	—	192,556
—	8,280	—	6,674
18,113	17,595	6,249	389,995
140,890	319,713	47,479	179,495
—	—	—	8,598
450	1,485	—	5,000
—	5,112	10,423	7,669
3,045	16,818	1,697	7,876
<b>\$3,882,785</b>	<b>\$14,645,657</b>	<b>\$2,757,709</b>	<b>\$18,822,544</b>

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans . . . . .	769	684
Average loan balance . . . . .	\$7,502	\$7,209
Average interest rate . . . . .	5.96%	5.58%
Classification of Expenses		
Compensations paid . . . . .	\$42,204	\$33,466
Banking quarters expense . . . . .	7,066	2,550
Charge-offs, furniture and fixtures . . . . .	2,253	2,000
Advertising . . . . .	1,505	1,495
Audit, assessments and contributions . . . . .	5,814	6,600
All other expenses . . . . .	32,096	22,360
TOTAL EXPENSES . . . . .	\$90,938	\$68,471
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$5 77	\$4 91
Banking quarters expense . . . . .	97	37
Charge-offs, furniture and fixtures . . . . .	31	29
Advertising . . . . .	21	22
Audit, assessments and contributions . . . . .	80	97
All other expenses . . . . .	4 39	3 28
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$12 45	\$10 04
Number of individual members . . . . .	5,447	4,658

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans . . . . .	389	4,362
Average loan balance . . . . .	\$7,781	\$9,636
Average interest rate . . . . .	5.75%	6.22%
Classification of Expenses		
Compensations paid . . . . .	\$21,902	\$201,565
Banking quarters expense . . . . .	3,802	25,774
Charge-offs, furniture and fixtures . . . . .	350	12,000
Advertising . . . . .	2,187	18,181
Audit, assessments and contributions . . . . .	1,000	5,000
All other expenses . . . . .	8,777	155,683
TOTAL EXPENSES . . . . .	\$38,018	\$418,203
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$5 67	\$4 16
Banking quarters expense . . . . .	98	53
Charge-offs, furniture and fixtures . . . . .	09	25
Advertising . . . . .	57	38
Audit, assessments and contributions . . . . .	26	10
All other expenses . . . . .	2 27	3 21
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$9 84	\$8 63
Number of individual members . . . . .	3,388	10,816

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
632 \$5,428 5.85 %	1,748 \$11,375 5.62 %	1,371 \$6,371 5.89 %	432 \$8,421 5.73 %	515 \$8,933 5.71 %
\$23,336 2,635 1,350 1,312 2,335 13,582	\$80,391 14,710 4,000 13,917 8,711 76,018	\$48,299 17,248 3,678 7,200 3,500 36,345	\$24,207 5,644 1,279 1,945 2,300 13,167	\$24,016 4,500 771 1,395 2,196 20,356
\$44,550	\$197,747	\$116,270	\$48,542	\$53,234
\$5 89 67 34 33 59 3 42	\$3 44 63 17 60 37 3 26	\$4 45 1 59 34 66 32 3 36	\$5 53 1 29 29 44 53 3 01	\$4 33 81 14 25 40 3 67
\$11 24	\$8 47	\$10 72	\$11 09	\$9 60
2,391	9,350	7,631	1,212	2,737

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
981 \$12,374 5.53 %	2,082 \$9,062 5.52 %	157 \$16,081 5.95 %	1,534 \$12,098 5.71 %
\$72,880 9,513 3,211 4,968 8,000 43,435	\$92,850 18,246 4,000 13,482 5,974 73,945	\$19,815 5,927 211 320 2,828 14,504	\$124,411 38,380 5,740 5,129 6,791 63,445
\$142,007	\$208,497	\$43,605	\$243,896
\$5 11 67 22 35 56 3 04	\$4 17 82 18 61 27 3 32	\$6 34 1 90 07 10 90 4 64	\$5 42 1 67 25 22 31 2 77
\$9 95	\$9 37	\$13 95	\$10 64
5,887	9,432	1,283	10,985

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	248	534
Average loan balance . . . . .	\$5,334	\$8,864
Average interest rate . . . . .	6.16 %	5.50 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$10,633	\$29,083
Banking quarters expense . . . . .	660	2,896
Charge-offs, furniture and fixtures . . . . .	329	541
Advertising . . . . .	85	489
Audit, assessments and contributions . . . . .	1,635	3,000
All other expenses . . . . .	8,873	10,517
<b>TOTAL EXPENSES</b> . . . . .	<b>\$22,215</b>	<b>\$46,526</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$6 27	\$4 98
Banking quarters expense . . . . .	39	50
Charge-offs, furniture and fixtures . . . . .	19	09
Advertising . . . . .	05	08
Audit, assessments and contributions . . . . .	97	51
All other expenses . . . . .	5 23	1 81
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$13 10</b>	<b>\$7 97</b>
Number of individual members . . . . .	1,130	2,370

GENERAL INFORMATION	BOSTON	
	HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	1,009	453
Average loan balance . . . . .	\$7,238	\$8,688
Average interest rate . . . . .	5.56 %	5.83 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$36,131	\$26,997
Banking quarters expense . . . . .	10,641	3,219
Charge-offs, furniture and fixtures . . . . .	1,774	1,200
Advertising . . . . .	3,147	1,864
Audit, assessments and contributions . . . . .	5,632	2,254
All other expenses . . . . .	6,858	16,202
<b>TOTAL EXPENSES</b> . . . . .	<b>\$64,183</b>	<b>\$51,736</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 11	\$5 82
Banking quarters expense . . . . .	1 21	69
Charge-offs, furniture and fixtures . . . . .	20	26
Advertising . . . . .	36	40
Audit, assessments and contributions . . . . .	64	49
All other expenses . . . . .	3 05	3 49
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$9 57</b>	<b>\$11 15</b>
Number of individual members . . . . .	3,663	2,519

BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
709 \$6,353 5.72 %	387 \$7,844 5.97 %	787 \$8,195 5.74 %	1,079 \$14,963 6 %
\$45,180 7,582 2,590 2,644 3,412 22,954	\$27,362 1,538 1,291 2,008 2,532 14,186	\$43,415 10,535 2,336 3,715 3,200 21,890	\$95,903 16,549 7,821 9,683 6,302 63,541
\$84,362	\$48,917	\$85,091	\$199,799
\$7 78 1 31 44 45 59 3 95	\$6 94 39 33 51 64 3 60	\$5 51 1 33 30 47 41 2 78	\$5 00 86 41 51 33 3 32
\$14 52	\$12 41	\$10 80	\$10 43
3,376	3,006	3,211	6,963

BOSTON

JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK	MEETING HOUSE HILL CO-OPERATIVE BANK
623 \$6,173 5.52 %	1,008 \$9,324 5.91 %	2,676 \$12,260 5.81 %	1,619 \$10,947 6.10 %
\$40,227 7,074 503 2,561 2,352 19,546	\$64,221 9,040 3,599 1,950 11,778 48,008	\$140,332 13,211 4,823 14,893 17,336 91,532	\$109,479 13,408 3,399 6,566 7,200 55,095
\$72,263	\$138,596	\$282,127	\$195,147
\$8 39 1 47 10 53 49 4 08	\$5 41 76 30 17 99 4 05	\$3 53 33 12 37 44 2 30	\$4 86 59 15 29 31 2 45
\$15 06	\$11 68	\$7 09	\$8 65
2,787	5,882	13,131	9,950

GENERAL INFORMATION	BOSTON	
	MERCHANTS CO-OPERATIVE BANK	DORCHESTER MINOT CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	6,731	1,229
Average loan balance . . . . .	\$11,810	\$9,548
Average interest rate . . . . .	5.56 %	5.74 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$332,543	\$77,030
Banking quarters expense . . . . .	93,592	8,639
Charge-offs, furniture and fixtures . . . . .	15,653	3,360
Advertising . . . . .	41,873	6,071
Audit, assessments and contributions . . . . .	63,034	5,110
All other expenses . . . . .	251,802	59,657
<b>TOTAL EXPENSES</b> . . . . .	<b>\$798,497</b>	<b>\$159,867</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$2 99	\$5 51
Banking quarters expense . . . . .	84	62
Charge-offs, furniture and fixtures . . . . .	14	24
Advertising . . . . .	38	43
Audit, assessments and contributions . . . . .	57	37
All other expenses . . . . .	2 27	4 27
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$7 19</b>	<b>\$11 44</b>
Number of individual members . . . . .	38,500	7,278

GENERAL INFORMATION	BOSTON	
	ROXBURY- HIGHLAND CO-OPERATIVE BANK	TELEPHONE WORKERS' CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	535	904
Average loan balance . . . . .	\$8,583	\$8,711
Average interest rate . . . . .	5.64 %	5.48 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$31,838	\$66,964
Banking quarters expense . . . . .	7,183	—
Charge-offs, furniture and fixtures . . . . .	1,748	980
Advertising . . . . .	2,173	398
Audit, assessments and contributions . . . . .	2,500	4,000
All other expenses . . . . .	16,291	27,473
<b>TOTAL EXPENSES</b> . . . . .	<b>\$61,733</b>	<b>\$99,815</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$5 86	\$7 17
Banking quarters expense . . . . .	1 32	—
Charge-offs, furniture and fixtures . . . . .	32	10
Advertising . . . . .	40	04
Audit, assessments and contributions . . . . .	46	43
All other expenses . . . . .	3 00	2 94
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$11 36</b>	<b>\$10 68</b>
Number of individual members . . . . .	3,779	4,862

BOSTON

MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK	ROSLINDALE CO-OPERATIVE BANK
1,275 \$11,694 5.93 %	1,697 \$6,817 5.86 %	811 \$7,472 5.22 %	939 \$10,969 5.98 %
\$66,930 20,592 2,455 12,072 5,271 55,507	\$74,223 8,843 4,490 7,744 5,313 49,404	\$40,718 9,500 3,000 421 3,777 27,278	\$46,661 8,683 1,307 12,625 5,337 29,727
\$162,827	\$150,017	\$84,694	\$104,340
\$3 48 1 07 13 63 27 2 89	\$5 37 64 33 56 38 3 57	\$5 33 1 24 39 06 49 3 57	\$3 79 70 11 1 02 43 2 41
\$8 47	\$10 85	\$11 08	\$8 46
5,604	4,678	5,325	6,485

BOSTON		BRAINTREE	BRIDGEWATER
VOLUNTEER CO-OPERATIVE BANK	WORKINGMENS CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
2,410 \$10,311 5.81 %	7,241 \$10,980 5.60 %	1,541 \$9,916 5.66 %	276 \$7,141 5.66 %
\$136,146 21,190 4,534 7,546 11,600 128,553	\$444,365 153,021 27,425 29,725 24,000 458,055	\$83,892 5,684 3,667 15,791 6,780 57,286	\$15,468 1,492 550 334 1,641 9,468
\$309,569	\$1,136,591	\$173,100	\$28,953
\$4 46 69 15 25 38 4 21	\$4 77 1 64 29 32 26 4 92	\$5 06 34 23 95 41 3 46	\$5 92 57 21 13 63 3 62
\$10 14	\$12 20	\$10 45	\$11 08
10,007	45,017	7,498	1,497

GENERAL INFORMATION	BROCKTON	BROOKLINE
	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans . . . . .	3,283	537
Average loan balance . . . . .	\$6,823	\$10,971
Average interest rate . . . . .	5.57 %	5.62 %
Classification of Expenses		
Compensations paid . . . . .	\$112,414	\$40,603
Banking quarters expense . . . . .	27,262	7,107
Charge-offs, furniture and fixtures . . . . .	6,100	3,488
Advertising . . . . .	11,797	3,840
Audit, assessments and contributions . . . . .	10,000	3,673
All other expenses . . . . .	87,165	25,607
TOTAL EXPENSES . . . . .	\$254,738	\$84,318
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$4 32	\$5 73
Banking quarters expense . . . . .	1 05	1 00
Charge-offs, furniture and fixtures . . . . .	23	49
Advertising . . . . .	45	54
Audit, assessments and contributions . . . . .	39	52
All other expenses . . . . .	3 35	3 61
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$9 79	\$11 89
Number of individual members . . . . .	9,629	3,429

GENERAL INFORMATION	CAMBRIDGE	CANTON
	RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans . . . . .	1,932	734
Average loan balance . . . . .	\$11,605	\$9,106
Average interest rate . . . . .	5.67 %	5.72 %
Classification of Expenses		
Compensations paid . . . . .	\$97,564	\$31,827
Banking quarters expense . . . . .	3,610	6,600
Charge-offs, furniture and fixtures . . . . .	6,600	2,000
Advertising . . . . .	22,188	2,839
Audit, assessments and contributions . . . . .	8,527	2,000
All other expenses . . . . .	86,145	27,703
TOTAL EXPENSES . . . . .	\$224,634	\$72,969
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$3 70	\$3 98
Banking quarters expense . . . . .	14	82
Charge-offs, furniture and fixtures . . . . .	25	25
Advertising . . . . .	84	35
Audit, assessments and contributions . . . . .	32	25
All other expenses . . . . .	3 26	3 47
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$8 51	\$9 12
Number of individual members . . . . .	8,350	4,312



BROOKLINE		CAMBRIDGE	
CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
398 \$15,461 5.69 %	368 \$16,245 5.86 %	282 \$6,981 5.97 %	1,306 \$10,828 5.88 %
\$34,257 23,578 6,032 5,628 2,832 30,095	\$34,365 5,689 1,779 2,045 3,433 28,158	\$15,959 5,071 1,315 1,201 2,942 7,961	\$87,091 5,269 4,500 5,812 4,620 80,945
\$102,422	\$75,469	\$34,449	\$188,237
\$4 42 3 04 78 72 37 3 88	\$4 85 80 25 29 48 3 98	\$6 72 2 13 55 51 1 23 3 35	\$4 85 29 25 33 26 4 51
\$13 21	\$10 65	\$14 49	\$10 49
2,789	2,916	1,687	7,221

CHELSEA		CHESTER	CHICOPEE
CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
461 \$6,877 5.49 %	653 \$7,742 5.71 %	213 \$4,438 5.87 %	486 \$7,016 5.58 %
\$25,759 3,136 1,000 1,851 2,350 17,863	\$38,406 1,510 3,000 3,562 4,486 28,662	\$3,835 1,729 175 202 1,145 3,712	\$22,163 4,415 1,552 1,343 2,994 16,728
\$51,959	\$79,626	\$10,798	\$49,195
\$6 66 81 26 48 60 4 62	\$6 22 24 49 58 72 4 64	\$3 46 1 56 16 18 1 03 3 35	\$5 35 1 07 37 32 72 4 04
\$13 43	\$12 89	\$9 74	\$11 87
2,377	2,569	1,081	2,310

GENERAL INFORMATION	COHASSET	CONCORD
	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	616	1,604
Average loan balance . . . . .	\$8,389	\$10,449
Average interest rate . . . . .	5.62%	6.12%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$28,265	\$95,490
Banking quarters expense . . . . .	3,175	8,745
Charge-offs, furniture and fixtures . . . . .	1,723	5,977
Advertising . . . . .	1,603	12,570
Audit, assessments and contributions . . . . .	3,718	6,000
All other expenses . . . . .	16,733	88,126
<b>TOTAL EXPENSES</b> . . . . .	<b>\$55,217</b>	<b>\$216,908</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 65	\$4 76
Banking quarters expense . . . . .	52	44
Charge-offs, furniture and fixtures . . . . .	28	30
Advertising . . . . .	26	63
Audit, assessments and contributions . . . . .	61	30
All other expenses . . . . .	2 75	4 40
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$9 07</b>	<b>\$10 83</b>
Number of individual members . . . . .	3,619	10,877

GENERAL INFORMATION	EAST- HAMPTON	EASTON
	EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	247	555
Average loan balance . . . . .	\$6,587	\$7,881
Average interest rate . . . . .	5.50%	5.81%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$14,812	\$27,497
Banking quarters expense . . . . .	6,108	4,517
Charge-offs, furniture and fixtures . . . . .	1,504	1,319
Advertising . . . . .	1,587	2,095
Audit, assessments and contributions . . . . .	3,091	2,558
All other expenses . . . . .	8,730	16,072
<b>TOTAL EXPENSES</b> . . . . .	<b>\$35,832</b>	<b>\$54,058</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$6 78	\$5 13
Banking quarters expense . . . . .	2 79	84
Charge-offs, furniture and fixtures . . . . .	69	25
Advertising . . . . .	73	39
Audit, assessments and contributions . . . . .	1 41	48
All other expenses . . . . .	4 00	3 00
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$16 40</b>	<b>\$10 09</b>
Number of individual members . . . . .	1,407	2,379

DANVERS	DEDHAM	DIGHTON	EAST BRIDGEWATER
DANVERS CO-OPERATIVE BANK	DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
409 \$7,845 5.55 %	1,199 \$8,056 5.51 %	353 \$5,774 5.73 %	259 \$6,501 5.74 %
\$24,190 2,282 489 2,346 1,296 11,036	\$55,509 4,264 3,000 4,196 5,000 22,257	\$17,606 959 336 585 2,218 8,295	\$15,876 1,533 806 345 1,775 8,083
\$41,639	\$94,226	\$30,049	\$28,418
\$5 83 55 12 56 31 2 66	\$4 77 37 26 36 43 1 91	\$7 23 39 13 24 91 3 40	\$7 80 75 40 17 87 3 97
\$10 03	\$8 10	\$12 30	\$13 96
2,134	5,070	1,904	1,226

EVERETT		FALL RIVER	
EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLES CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
1,342 \$9,642 5.73 %	451 \$9,179 5.54 %	1,186 \$7,662 6.02 %	1,539 \$8,318 5.88 %
\$71,656 19,234 6,400 4,449 6,000 43,424	\$25,909 5,552 4,094 2,348 2,000 17,825	\$67,970 19,356 7,500 8,742 5,192 39,331	\$47,249 7,253 2,384 8,099 4,300 59,537
\$151,163	\$57,728	\$148,091	\$128,822
\$4 78 1 28 43 30 40 2 89	\$5 21 1 12 82 47 40 3 60	\$6 10 1 74 67 79 47 3 53	\$2 98 46 15 51 27 3 76
\$10 08	\$11 62	\$13 30	\$8 13
5,553	3,045	5,808	7,782

GENERAL INFORMATION	FALMOUTH	FITCHBURG
	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	1,170	3,202
Average loan balance . . . . .	\$10,555	\$8,425
Average interest rate . . . . .	6.20 %	5.58 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$43,862	\$95,239
Banking quarters expense . . . . .	9,123	14,634
Charge-offs, furniture and fixtures . . . . .	6,434	6,323
Advertising . . . . .	10,069	16,441
Audit, assessments and contributions . . . . .	4,190	8,400
All other expenses . . . . .	46,174	104,551
<b>TOTAL EXPENSES</b> . . . . .	<b>\$119,852</b>	<b>\$245,588</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$2 96	\$2 96
Banking quarters expense . . . . .	62	45
Charge-offs, furniture and fixtures . . . . .	43	20
Advertising . . . . .	68	51
Audit, assessments and contributions . . . . .	28	26
All other expenses . . . . .	3 12	3 24
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$8 09</b>	<b>\$7 62</b>
Number of individual members . . . . .	5,462	11,251

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	603	1,771
Average loan balance . . . . .	\$7,038	\$7,576
Average interest rate . . . . .	5.68 %	5.80 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$33,718	\$ 86,872
Banking quarters expense . . . . .	4,568	17,719
Charge-offs, furniture and fixtures . . . . .	1,725	5,025
Advertising . . . . .	4,632	11,064
Audit, assessments and contributions . . . . .	4,151	4,800
All other expenses . . . . .	18,531	67,993
<b>TOTAL EXPENSES</b> . . . . .	<b>\$67,225</b>	<b>\$193,473</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$6 18	\$5 38
Banking quarters expense . . . . .	84	1 10
Charge-offs, furniture and fixtures . . . . .	32	31
Advertising . . . . .	83	69
Audit, assessments and contributions . . . . .	76	30
All other expenses . . . . .	3 40	4 21
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$12 33</b>	<b>\$11 99</b>
Number of individual members . . . . .	3,798	6,314

FRAMINGHAM		FRANKLIN	GARDNER
FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
3,188 \$10,550 5.59 %	853 \$9,144 6.37 %	479 \$7,350 5.62 %	512 \$5,793 5.63 %
\$173,096 39,625 12,000 52,335 17,895 107,718	\$46,693 7,979 4,624 4,953 4,844 22,660	\$22,286 2,697 42 1,261 3,400 10,481	\$27,552 3,406 482 2,570 600 14,933
\$402,669	\$91,753	\$40,167	\$49,543
\$4 30 98 30 1 30 44 2 67	\$5 02 1 36 49 53 52 1 94	\$5 31 64 01 30 81 2 50	\$7 60 94 13 71 17 4 11
\$9 99	\$9 86	\$9 57	\$13 66
18,050	3,086	2,550	2,178

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
530 \$6,189 5.69 %	367 \$5,818 5.72 %	2,436 \$7,405 5.78 %	2,061 \$8,097 5.98 %
\$22,029 2,651 1,684 1,901 2,800 17,795	\$17,259 3,860 405 932 1,998 7,144	\$96,550 9,867 2,200 5,177 6,294 78,442	\$88,434 17,059 9,593 8,160 6,000 58,224
\$48,860	\$31,598	\$198,530	\$187,770
\$5 43 65 41 47 69 4 38	\$6 49 1 45 15 35 75 2 69	\$4 49 46 10 24 29 3 64	\$4 51 87 50 42 30 2 97
\$12 03	\$11 88	\$9 22	\$9 57
1,867	1,300	8,443	8,645

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	528	482
Average loan balance . . . . .	\$8,650	\$9,149
Average interest rate . . . . .	5.88 %	5.66 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$23,786	\$29,884
Banking quarters expense . . . . .	7,577	6,326
Charge-offs, furniture and fixtures . . . . .	1,980	968
Advertising . . . . .	521	2,403
Audit, assessments and contributions . . . . .	3,200	3,000
All other expenses . . . . .	19,977	19,653
<b>TOTAL EXPENSES</b> . . . . .	<b>\$57,041</b>	<b>\$62,234</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 33	\$5 69
Banking quarters expense . . . . .	1 38	1 20
Charge-offs, furniture and fixtures . . . . .	36	19
Advertising . . . . .	10	46
Audit, assessments and contributions . . . . .	58	57
All other expenses . . . . .	3 63	3 74
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$10 38</b>	<b>\$11 85</b>
Number of individual members . . . . .	2,304	2,417

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	726	658
Average loan balance . . . . .	\$7,192	\$8,125
Average interest rate . . . . .	5.94 %	5.65 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$29,553	\$30,296
Banking quarters expense . . . . .	4,420	9,738
Charge-offs, furniture and fixtures . . . . .	2,409	775
Advertising . . . . .	3,826	3,528
Audit, assessments and contributions . . . . .	3,600	3,200
All other expenses . . . . .	22,713	38,137
<b>TOTAL EXPENSES</b> . . . . .	<b>\$66,521</b>	<b>\$85,674</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 62	\$4 62
Banking quarters expense . . . . .	69	1 48
Charge-offs, furniture and fixture . . . . .	38	12
Advertising . . . . .	60	54
Audit, assessments and contributions . . . . .	56	49
All other expenses . . . . .	3 56	5 80
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$10 41</b>	<b>\$13 05</b>
Number of individual members . . . . .	2,350	3,575

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
574 \$7,684 5.83 %	416 \$7,787 5.70 %	277 \$8,131 5.48 %	669 \$8,153 5.72 %	510 \$8,076 5.80 %
\$31,388 3,538 1,328 3,404 2,123 21,253	\$18,715 3,930 1,632 1,275 1,800 9,265	\$12,706 1,024 414 517 1,496 14,195	\$33,028 7,698 2,096 4,691 3,000 19,782	\$26,193 2,623 1,222 1,349 2,018 19,832
\$63,034	\$36,617	\$30,352	\$70,295	\$53,237
\$5 67 64 24 62 38 3 84	\$4 54 95 40 31 44 2 25	\$4 58 37 15 19 54 5 12	\$4 98 1 16 31 71 45 2 98	\$5 08 51 24 26 39 3 85
\$11 39	\$8 89	\$10 95	\$10 59	\$10 33
4,124	1,573	1,162	2,528	3,634

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,392 \$8,948 5.83 %	1,285 \$8,601 5.70 %	235 \$6,768 5.97 %	891 \$6,973 5.93 %	2,176 \$7,980 5.65 %
\$78,882 10,614 5,144 10,879 7,564 136,136	\$55,186 9,051 3,174 13,713 3,200 64,118	\$14,500 2,668 134 1,104 2,526 9,016	\$42,956 13,498 1,392 5,193 3,267 21,746	\$119,614 20,934 5,416 6,569 5,618 60,195
\$249,219	\$148,442	\$29,948	\$88,052	\$218,346
\$5 28 71 34 73 51 9 10	\$4 17 68 24 1 03 24 4 84	\$7 72 1 42 07 58 1 34 4 80	\$5 81 1 83 19 70 44 2 94	\$5 95 1 04 27 33 28 2 99
\$16 67	\$11 20	\$15 93	\$11 91	\$10 86
6,670	6,913	966	4,476	9,874

GENERAL INFORMATION	LYNN	MALDEN
	LINCOLN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	1,523	594
Average loan balance . . . . .	\$9,675	\$8,500
Average interest rate . . . . .	5.86%	5.82%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$84,143	\$37,656
Banking quarters expense . . . . .	14,951	7,847
Charge-offs, furniture and fixtures . . . . .	4,000	1,000
Advertising . . . . .	15,165	2,732
Audit, assessments and contributions . . . . .	4,352	3,540
All other expenses . . . . .	43,419	24,677
<b>TOTAL EXPENSES</b> . . . . .	<b>\$165,030</b>	<b>\$77,452</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 68	\$5 91
Banking quarters expense . . . . .	84	1 23
Charge-offs, furniture and fixtures . . . . .	23	16
Advertising . . . . .	85	43
Audit, assessments and contributions . . . . .	24	56
All other expenses . . . . .	2 44	3 88
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$9 28</b>	<b>\$12 17</b>
Number of individual members . . . . .	5,275	4,552

GENERAL INFORMATION	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	331	656
Average loan balance . . . . .	\$12,462	\$8,231
Average interest rate . . . . .	6.09%	5.70%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$37,553	\$41,757
Banking quarters expense . . . . .	10,501	3,270
Charge-offs, furniture and fixtures . . . . .	1,104	2,099
Advertising . . . . .	906	1,486
Audit, assessments and contributions . . . . .	1,860	6,392
All other expenses . . . . .	19,582	16,286
<b>TOTAL EXPENSES</b> . . . . .	<b>\$71,506</b>	<b>\$71,290</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$7 53	\$6 57
Banking quarters expense . . . . .	2 10	51
Charge-offs, furniture and fixtures . . . . .	22	33
Advertising . . . . .	18	23
Audit, assessments and contributions . . . . .	37	1 01
All other expenses . . . . .	3 92	2 56
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$14 32</b>	<b>\$11 21</b>
Number of individual members . . . . .	4,700	3,285



MALDEN	MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
3,614 \$8,829 5.57 %	1,092 \$8,474 5.78 %	306 \$10,928 5.90 %	1,676 \$9,208 5.90 %
\$154,054 9,454 8,476 10,737 12,366 122,328	\$49,234 6,281 2,851 3,957 3,316 34,049	\$17,494 1,581 — 1,327 2,173 6,838	\$66,177 18,294 7,273 16,217 7,976 50,476
<b>\$317,415</b>	<b>\$99,688</b>	<b>\$29,413</b>	<b>\$166,413</b>
\$4 09 25 22 28 33 3 24	\$4 44 56 26 36 30 3 07	\$4 38 40 — 33 55 1 72	\$3 54 98 39 86 42 2 70
<b>\$8 41</b>	<b>\$8 99</b>	<b>\$7 38</b>	<b>\$8 89</b>
16,670	5,074	1,661	5,472

MEDFORD		MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
837 \$8,163 5.52 %	515 \$8,080 5.63 %	497 \$7,729 5.85 %	1,154 \$10,124 5.48 %
\$52,883 7,918 2,487 1,773 6,660 24,473	\$25,891 5,534 492 1,054 2,402 15,665	\$23,619 2,653 106 944 2,500 15,557	\$53,536 5,275 2,678 5,425 3,941 42,369
<b>\$96,194</b>	<b>\$51,038</b>	<b>\$45,379</b>	<b>\$113,224</b>
\$6 22 93 29 21 78 2 88	\$4 98 1 07 10 20 46 3 01	\$5 34 60 02 21 57 3 52	\$3 97 39 20 40 29 3 14
<b>\$11 31</b>	<b>\$9 82</b>	<b>\$10 26</b>	<b>\$8 39</b>
4,602	3,027	1,999	4,322

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	134	572
Average loan balance . . . . .	\$6,324	\$7,999
Average interest rate . . . . .	6.07%	5.74%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$4,561	\$27,106
Banking quarters expense . . . . .	—	5,688
Charge-offs, furniture and fixtures . . . . .	237	1,240
Advertising . . . . .	505	1,112
Audit, assessments and contributions . . . . .	2,221	2,658
All other expenses . . . . .	5,120	14,718
<b>TOTAL EXPENSES</b> . . . . .	<b>\$12,644</b>	<b>\$52,522</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 35	\$4 84
Banking quarters expense . . . . .	—	1 02
Charge-offs, furniture and fixtures . . . . .	23	22
Advertising . . . . .	48	20
Audit, assessments and contributions . . . . .	2 11	47
All other expenses . . . . .	4 88	2 63
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$12 05</b>	<b>\$9 38</b>
Number of individual members . . . . .	339	5,008

GENERAL INFORMATION	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	352	736
Average loan balance . . . . .	\$7,384	\$10,549
Average interest rate . . . . .	5.65%	5.50%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$18,266	\$45,595
Banking quarters expense . . . . .	3,789	4,875
Charge-offs, furniture and fixtures . . . . .	800	1,800
Advertising . . . . .	579	2,566
Audit, assessments and contributions . . . . .	3,313	5,500
All other expenses . . . . .	13,852	29,216
<b>TOTAL EXPENSES</b> . . . . .	<b>\$40,599</b>	<b>\$89,552</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$5 87	\$4 82
Banking quarters expense . . . . .	1 22	52
Charge-offs, furniture and fixtures . . . . .	25	19
Advertising . . . . .	19	27
Audit, assessments and contributions . . . . .	1 07	58
All other expenses . . . . .	4 46	3 09
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$13 06</b>	<b>\$9 47</b>
Number of individual members . . . . .	1,926	4,002

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD-ACUSHNET CO-OPERATIVE BANK
2,587 \$6,346 5.87 %	264 \$5,072 5.56 %	466 \$10,380 5.75 %	2,742 \$12,189 5.55 %	1,449 \$6,572 5.90 %
\$95,260 17,084 5,124 11,113 11,256 83,162	\$13,098 2,449 465 700 2,075 6,282	\$29,918 3,825 824 3,844 4,974 26,754	\$115,727 33,850 10,836 20,575 11,089 87,043	\$71,977 19,853 2,368 11,986 5,509 35,866
\$222,999	\$25,069	\$70,139	\$279,120	\$147,559
\$5 01 90 27 58 59 4 37	\$7 28 1 36 26 39 1 15 3 49	\$5 07 65 14 65 84 4 54	\$2 82 82 26 50 27 2 12	\$6 25 1 72 21 1 04 48 3 11
\$11 72	\$13 93	\$11 89	\$6 79	\$12 81
7,658	922	2,643	11,067	5,455

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
1,367 \$12,348 5.51 %	466 \$11,491 5.65 %	785 \$10,360 5.64 %	1,538 \$9,087 5.44 %
\$89,816 12,804 4,219 8,740 6,780 88,372	\$43,020 6,951 1,798 2,163 3,000 24,221	\$58,909 6,797 3,654 5,914 11,867 41,637	\$75,856 13,743 5,173 7,185 2,670 57,496
\$210,731	\$81,153	\$128,778	\$162,123
\$4 48 64 21 44 34 4 41	\$6 63 1 07 27 33 46 3 73	\$5 96 69 37 60 1 20 4 21	\$4 65 84 32 44 16 3 53
\$10 52	\$12 49	\$13 03	\$9 94
8,415	4,139	4,851	6,525

GENERAL INFORMATION	NORWOOD	PEABODY
	THE NORWOOD CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	2,587	2,524
Average loan balance . . . . .	\$9,677	\$8,805
Average interest rate . . . . .	5.54 %	5.65 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$107,706	\$109,845
Banking quarters expense . . . . .	11,529	10,920
Charge-offs, furniture and fixtures . . . . .	3,852	2,220
Advertising . . . . .	18,758	18,750
Audit, assessments and contributions . . . . .	10,000	9,000
All other expenses . . . . .	91,894	115,903
<b>TOTAL EXPENSES</b> . . . . .	<b>\$243,739</b>	<b>\$266,638</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$3 60	\$4 31
Banking quarters expense . . . . .	39	43
Charge-offs, furniture and fixtures . . . . .	13	09
Advertising . . . . .	63	74
Audit, assessments and contributions . . . . .	33	35
All other expenses . . . . .	3 06	4 55
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$8 14</b>	<b>\$10 47</b>
Number of individual members . . . . .	11,920	10,137

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	992	1,129
Average loan balance . . . . .	\$7,219	\$8,731
Average interest rate . . . . .	5.62 %	5.81 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$40,930	\$61,855
Banking quarters expense . . . . .	1,897	11,851
Charge-offs, furniture and fixtures . . . . .	2,282	3,682
Advertising . . . . .	7,526	3,735
Audit, assessments and contributions . . . . .	4,272	5,420
All other expenses . . . . .	34,119	37,529
<b>TOTAL EXPENSES</b> . . . . .	<b>\$91,026</b>	<b>\$124,072</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 79	\$5 19
Banking quarters expense . . . . .	22	99
Charge-offs, furniture and fixtures . . . . .	27	31
Advertising . . . . .	88	31
Audit, assessments and contributions . . . . .	50	46
All other expenses . . . . .	3 99	3 15
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$10 65</b>	<b>\$10 41</b>
Number of individual members . . . . .	4,468	6,243

PITTSFIELD	QUINCY		
THE PITTSFIELD CO-OPERATIVE BANK	THE GRANITE CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
2,763 \$9,345 5.69 %	600 \$9,958 6.09 %	4,743 \$10,482 5.90 %	680 \$8,226 5.70 %
\$137,805 43,251 10,945 20,019 11,188 116,078	\$36,045 10,552 2,645 1,607 3,000 33,988	\$240,725 35,222 5,333 30,586 14,000 170,233	\$33,784 12,727 2,780 2,978 2,884 24,602
\$339,286	\$87,837	\$496,099	\$79,755
\$4 54 1 43 36 66 37 3 83	\$4 91 1 44 36 22 41 4 63	\$3 95 58 09 50 23 2 80	\$5 09 1 92 42 45 43 3 71
\$11 19	\$11 97	\$8 15	\$12 02
15,805	4,344	19,550	2,579

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
423 \$5,672 5.93 %	1,056 \$8,147 5.53 %	1,527 \$9,198 5.77 %	2,100 \$8,097 6 %	585 \$8,769 5.74 %
\$23,841 5,252 2,000 1,382 2,269 15,005	\$41,895 15,357 1,800 14,655 5,762 37,390	\$64,627 13,017 5,532 16,863 4,838 77,959	\$86,351 16,102 10,269 14,650 8,000 74,855	\$27,109 7,066 1,468 2,830 2,650 19,012
\$49,749	\$116,859	\$182,836	\$210,227	\$60,135
\$8 43 1 86 71 49 80 5 31	\$4 08 1 49 17 1 43 56 3 64	\$3 95 79 34 1 03 30 4 77	\$4 43 83 53 75 41 3 85	\$4 10 1 07 22 43 40 2 88
\$17 60	\$11 37	\$11 18	\$10 80	\$9 10
2,632	4,890	6,182	7,841	3,125

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans . . . . .	632	664
Average loan balance . . . . .	\$10,772	\$5,122
Average interest rate . . . . .	5.61 %	5.59 %
Classification of Expenses		
Compensations paid . . . . .	\$36,153	\$26,944
Banking quarters expense . . . . .	10,425	1,374
Charge-offs, furniture and fixtures . . . . .	1,500	694
Advertising . . . . .	2,515	1,371
Audit, assessments and contributions . . . . .	5,882	1,600
All other expenses . . . . .	22,505	16,465
TOTAL EXPENSES . . . . .	\$78,980	\$48,448
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$5 09	\$6 69
Banking quarters expense . . . . .	1 48	34
Charge-offs, furniture and fixtures . . . . .	21	17
Advertising . . . . .	35	34
Audit, assessments and contributions . . . . .	83	40
All other expenses . . . . .	3 17	4 09
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$11 13	\$12 03
Number of individual members . . . . .	5,232	2,791

GENERAL INFORMATION	STOUGHTON	SWAMPSCOTT
	THE STOUGHTON CO-OPERATIVE BANK	PURITAN CO-OPERATIVE BOOK
Real Estate Loans		
Number of loans . . . . .	1,035	63
Average loan balance . . . . .	\$8,162	\$16,882
Average interest rate . . . . .	5.74 %	6.91 %
Classification of Expenses		
Compensations paid . . . . .	\$52,232	\$11,309
Banking quarters expense . . . . .	10,086	4,701
Charge-offs, furniture and fixtures . . . . .	3,370	603
Advertising . . . . .	4,333	3,188
Audit, assessments and contributions . . . . .	4,065	—
All other expenses . . . . .	37,858	5,330
TOTAL EXPENSES . . . . .	\$111,944	\$25,131
Cost Per \$1,000 of Assets		
Compensations paid . . . . .	\$5 00	\$7 54
Banking quarters expense . . . . .	96	3 13
Charge-offs, furniture and fixtures . . . . .	32	40
Advertising . . . . .	41	2 12
Audit, assessments and contributions . . . . .	39	—
All other expenses . . . . .	3 62	3 55
TOTAL COST PER \$1,000 OF ASSETS . . . . .	\$10 70	\$16 74
Number of individual members . . . . .	5,625	849

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	UNITED CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
603 \$10,221 6.14%	666 \$8,815 5.80%	1,698 \$8,663 5.70%	3,938 \$8,470 5.65%	1,083 \$10,092 5.78%
\$37,950 9,233 3,300 1,001 2,800 38,899	\$40,946 9,235 2,400 2,597 2,305 36,375	\$53,795 9,641 1,600 12,780 12,626 35,371	\$176,409 33,119 9,900 10,797 16,800 121,773	\$69,270 22,284 2,523 8,442 5,319 50,164
\$93,183	\$93,858	\$125,813	\$368,798	\$158,002
\$5 18 1 26 45 14 38 5 31	\$5 76 1 30 34 37 32 5 12	\$3 07 55 09 73 72 2 02	\$4 36 82 24 27 42 3 01	\$5 48 1 76 20 67 42 3 97
\$12 72	\$13 21	\$7 18	\$9 12	\$12 50
2,539	3,157	8,019	16,714	7,425

TAUNTON			TEMPLETON	TISBURY
MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
1,130 \$6,095 5.72%	1,609 \$9,741 6.10%	824 \$5,654 5.70%	193 \$4,879 6.01%	416 \$6,083 6.08%
\$43,874 3,748 3,700 2,671 1,613 27,111	\$92,293 18,820 1,761 11,628 6,000 72,346	\$31,081 4,888 807 2 123 3,991 20,330	\$8,612 1,655 395 458 1,324 4,533	\$19,883 2,802 494 1,062 2,193 8,907
\$82,717	\$202,848	\$63,220	\$16,977	\$35,341
\$5 55 47 47 34 20 3 43	\$4 89 1 00 09 62 32 3 83	\$5 12 80 13 35 66 3 34	\$6 63 1 27 30 35 1 02 3 49	\$7 12 1 00 18 38 79 3 19
\$10 46	\$10 75	\$10 40	\$13 06	\$12 66
5,757	9,805	3,655	975	1,109

GENERAL INFORMATION	UXBRIDGE	WAKEFIELD
	UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	641	1,101
Average loan balance . . . . .	\$6,250	\$10,418
Average interest rate . . . . .	5.63 %	5.52 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$22,054	\$53,970
Banking quarters expense . . . . .	4,364	4,442
Charge-offs, furniture and fixtures . . . . .	702	4,195
Advertising . . . . .	1,937	2,301
Audit, assessments and contributions . . . . .	2,350	4,693
All other expenses . . . . .	12,112	39,478
<b>TOTAL EXPENSES</b> . . . . .	<b>\$43,519</b>	<b>\$109,079</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 59	\$3 90
Banking quarters expense . . . . .	91	32
Charge-offs, furniture and fixtures . . . . .	15	30
Advertising . . . . .	40	17
Audit, assessments and contributions . . . . .	49	34
All other expenses . . . . .	2 52	2 86
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$9 06</b>	<b>\$7 89</b>
Number of individual members . . . . .	2,170	7,526

GENERAL INFORMATION	WEBSTER	WELLESLEY
	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	495	622
Average loan balance . . . . .	\$6,651	\$11,180
Average interest rate . . . . .	5.59 %	5.52 %
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$25,579	\$38,815
Banking quarters expense . . . . .	1,944	4,885
Charge-offs, furniture and fixtures . . . . .	996	865
Advertising . . . . .	802	3,601
Audit, assessments and contributions . . . . .	2,600	2,963
All other expenses . . . . .	15,750	24,593
<b>TOTAL EXPENSES</b> . . . . .	<b>\$47,671</b>	<b>\$75,722</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$6 06	\$4 69
Banking quarters expense . . . . .	34	59
Charge-offs, furniture and fixtures . . . . .	24	10
Advertising . . . . .	19	44
Audit, assessments and contributions . . . . .	62	36
All other expenses . . . . .	3 73	2 97
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$11 18</b>	<b>\$9 15</b>
Number of individual members . . . . .	1,882	3,707



WALPOLE	WALTHAM	WARE	WAREHAM
WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK
785 \$10,068 5.67 %	308 \$10,293 5.82 %	1,814 \$7,813 5.91 %	808 \$5,677 6 %
\$42,652 9,552 6,040 2,509 3,335 26,951	\$20,332 3,740 827 2,697 2,475 19,241	\$97,061 16,170 9,056 9,488 9,250 58,631	\$40,451 7,987 2,341 2,863 2,541 21,486
\$91,639	\$49,312	\$199,656	\$77,669
\$4 69 1 05 73 28 37 2 97	\$4 98 92 20 66 61 4 71	\$5 81 97 54 57 55 3 51	\$7 28 1 44 42 52 46 3 86
\$10 09	\$12 08	\$11 95	\$13 98
4,069	4,172	8,013	2,679

WESTFIELD	WEYMOUTH		
WESTFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK
2,078 \$7,887 5.57 %	566 \$8,726 5.76 %	940 \$9,092 5.94 %	556 \$8,361 5.67 %
\$77,858 8,516 5,000 7,113 5,159 57,901	\$31,568 3,255 1,573 4,168 2,552 17,107	\$47,376 13,070 1,590 10,137 3,600 37,548	\$30,187 3,049 1,757 3,026 3,175 21,326
\$161,547	\$60,223	\$113,321	\$62,520
\$4 05 44 26 37 26 3 01	\$5 35 55 27 71 43 2 90	\$4 75 1 31 15 1 02 36 3 76	\$5 34 54 31 54 56 3 78
\$8 39	\$10 21	\$11 35	\$11 07
7,301	3,225	4,886	3,160

GENERAL INFORMATION	WINCHEN- DON	WINCHESTER
	WINCHENDON CO-OPERATIVE BANK	WINCHESTER CO-OPERATIVE BANK
<b>Real Estate Loans</b>		
Number of loans . . . . .	371	731
Average loan balance . . . . .	\$6,249	\$11,005
Average interest rate . . . . .	6.08%	5.54%
<b>Classification of Expenses</b>		
Compensations paid . . . . .	\$14,370	\$47,020
Banking quarters expense . . . . .	2,527	7,978
Charge-offs, furniture and fixtures . . . . .	903	2,015
Advertising . . . . .	825	5,452
Audit, assessments and contributions . . . . .	2,737	3,960
All other expenses . . . . .	9,345	22,229
<b>TOTAL EXPENSES</b> . . . . .	<b>\$30,707</b>	<b>\$88,654</b>
<b>Cost Per \$1,000 of Assets</b>		
Compensations paid . . . . .	\$4 85	\$5 04
Banking quarters expense . . . . .	85	86
Charge-offs, furniture and fixtures . . . . .	31	21
Advertising . . . . .	28	58
Audit, assessments and contributions . . . . .	92	42
All other expenses . . . . .	3 16	2 38
<b>TOTAL COST PER \$1,000 OF ASSETS</b> . . . . .	<b>\$10 37</b>	<b>\$9 49</b>
Number of individual members . . . . .	1,509	2,619

WINTHROP	WOBURN	WRENTHAM	YARMOUTH
WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
505 \$5,792 5.47 %	1,653 \$7,632 5.47 %	303 \$7,659 5.75 %	1,468 \$11,129 6.11 %
\$18,730 4,754 — 686 3,623 9,781	\$65,478 8,363 2,288 5,699 2,000 45,043	\$15,698 3,762 799 687 2,541 8,722	\$89,998 9,530 5,006 7,916 7,500 55,577
\$37,574	\$128,871	\$32,209	\$175,527
\$4 82 1 22 — 18 93 2 52	\$4 47 57 16 39 13 3 08	\$5 69 1 37 29 25 92 3 16	\$4 78 51 27 42 40 2 95
\$9 67	\$8 80	\$11 68	\$9 33
1,982	5,908	1,431	11,029

**THE CO-OPERATIVE CENTRAL BANK**  
**225 Franklin Street, Boston**

Incorporated March 2, 1932

Began business March 18, 1932

William J. D. Ratcliff, *President*

Walter T. Chamberlain, *Treasurer*

M. Agnes Mulvihill, *Assistant Treasurer*

*Board of Directors:* M. A. Barrett, H. Y. Beastall, W. E. Boright, A. J. Guittarr, F. E. Ingalls, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, E. P. Pope, W. J. D. Ratcliff, A. H. Shepherdson, G. Sutton, K. W. Tatro, W. L. Wallis

**CENTRAL RESERVE FUND**

**STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968**

<i>Assets</i>		<i>Liabilities</i>	
Cash on hand and in banks . . .	\$ 1,418,577	Employees' tax withheld . . .	\$ 462
U. S. Government securities . . .	17,076,539	Deposits by member banks of as-	
Accrued interest on securities . . .	241,356	essments . . . . .	17,359,047
Prepaid expense . . . . .	5,049	Earned surplus . . . . .	1,236,880
		Undivided current earnings . . .	145,132
<b>Total Assets . . . . .</b>	<b>\$18,741,521</b>	<b>Total Liabilities . . . . .</b>	<b>\$18,741,521</b>

**SHARE INSURANCE FUND**

(Under Chapter 73, Acts of 1934)

**STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968**

<i>Assets</i>		<i>Liabilities</i>	
Cash on hand and in banks . . .	\$ 3,210,551	Paid-in assessments of member	
U. S. Government securities . . .	27,306,081	banks . . . . .	\$22,793,918
Accrued interest on securities . . .	399,909	Earned surplus . . . . .	8,147,314
Prepaid expense . . . . .	24,691		
<b>Total Assets . . . . .</b>	<b>\$30,941,232</b>	<b>Total Liabilities . . . . .</b>	<b>\$30,941,232</b>

**CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION**  
**80 Federal Street, Boston**

Organized January 15, 1946

John G. Wallwork, *President*  
 Paul F. Ochs, *Vice President*

Spencer F. Deming, *Treasurer*  
 William H. King, *Secretary*

*Trustees*, G. L. Billman,\* E. L. Clark,\* G. H. Geddes, A. J. Ingham, D. H. Landry, A. H. Lapierre, W. L. Marchant Jr., J. C. Murray, P. F. Ochs, D. J. O'Connor, R. M. Wagenknecht, J. G. Wallwork

**STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1968**

<i>Assets</i>	
Due from banks and trust companies . . . . .	\$ 457,878
Investments:	
The pooled retirement equity fund . . . . .	854,441
Shares in co-operative banks . . . . .	4,636,000
Unapportioned interest . . . . .	2,291
<b>Total Assets . . . . .</b>	<b><u>\$5,950,610</u></b>

<i>Liabilities</i>	
Deferred annuity premiums . . . . .	\$ 28,294
Reserve for legal expenses . . . . .	—
Advance premiums — future years . . . . .	19,979
Single premium annuities . . . . .	13,466
Advance for direct pensions . . . . .	286,771
Supp. Pension Reserve . . . . .	430,876
Employees' funds . . . . .	2,100,619
Bank funds . . . . .	2,936,828
Advance for expenses — unexpended . . . . .	7,992
Collection fees . . . . .	368
Investment income . . . . .	101,883
Future contributors credit . . . . .	23,248
Suspense . . . . .	59
Adjustment account . . . . .	227
<b>Total Liabilities . . . . .</b>	<b><u>\$5,950,610</u></b>

\*Executive Committee.

**NORTH ATTLEBORO — PLAINVILLE SAVINGS AND  
LOAN ASSOCIATION**  
76 North Washington Street

Established December, 1879

Began business February, 1880

Donald R. Perreault, *President*Grace L. Fied, *Treasurer*Grace L. Fied, *Secretary*

*Board of Directors:* P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, D. O. Dalrymple, L. E. Donley, R. P. Felix, A. F. Grant, J. J. Grimaldi, R. C. Halliday, J. W. Martin, Jr., H. C. Morse, D. R. Perrault, G. E. Riley, W. R. Schofield, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

**STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1967**

<i>Assets</i>		<i>Liabilities</i>	
<b>Loans:</b>		<b>Share capital:</b>	
First mortgages on real estate . . . . .	\$1,764,855	Matured shares . . . . .	\$1,201,650
Shares of association . . . . .	38,529	Unmatured serial shares . . . . .	289,564
Alterations to leased quarters . . . . .	2,011	Savings share accounts . . . . .	297,539
Furniture and fixtures . . . . .	2,336	Dividend savings accounts . . . . .	5,351
<b>Investments:</b>		<b>Reserves:</b>	
Bonds and notes . . . . .	113,982	Guaranty fund . . . . .	35,000
FHLB stock . . . . .	16,400	Surplus . . . . .	87,347
Bank stocks . . . . .	9,571	Other reserves . . . . .	51,783
Cash on hand and due from banks . . . . .	102,883	Dividends declared, not paid . . . . .	25,270
Other assets . . . . .	2,453	Notes payable . . . . .	—
<b>Total Assets . . . . .</b>	<b>\$2,053,020</b>	Due on uncompleted loans . . . . .	31,055
		Borrowers' accumulations for taxes . . . . .	25,444
		Other liabilities . . . . .	3,017
		<b>Total Liabilities . . . . .</b>	<b>\$2,053,020</b>

**GENERAL INFORMATION**

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . . . .	4¼%	Number of loans . . . . .	262
Matured shares (includes extra) . . . . .	4¼%	Average loan balance . . . . .	\$6,736
Savings shares . . . . .	4¼%	Average interest rate . . . . .	5.68%

**Classification of Expenses**

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . . . .	\$15,511	\$ 7 56
Banking quarters expense . . . . .	4,179	2 04
Charge-offs — furniture, fixtures and equipment . . . . .	350	17
Advertising . . . . .	405	20
Audit and examination . . . . .	1,991	97
All other expenses . . . . .	6,137	2 98
<b>Total . . . . .</b>	<b>\$28,573</b>	<b>\$13 92</b>
<b>Number of individual members . . . . .</b>	<b>1,396</b>	

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION  
10 West Main Street

Established January 1, 1890

Began business January 1, 1890

Leonard A. Witherell, *President*

Marguerite M. Mondor, *Secretary and Treasurer*

*Board of Directors*, W. E. Fales,\* W. E. Haskell,\* W. F. Holman, M. M. Mondor, A. G. Ross,\* J. B. Scott,\*†  
L. A. Witherell,† A. F. Woodward, H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1967

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,268,795	Matured shares . . .	\$ 977,400
Shares of association . . .	81,926	Unmatured serial shares . . .	189,045
Real estate held:		Reserves:	
Association building . . .	19,108	Guaranty fund and surplus . . .	111,335
Furniture and fixtures . . .	650	Dividends declared, not paid . . .	56,672
Cash on hand and due from banks . . .	53,959	Notes payable . . .	50,000
Other assets . . .	—	Due on uncompleted loans . . .	31,187
Total Assets . . .	<u>\$1,424,438</u>	Reserve for Federal income tax . . .	1,015
		Reserve for taxes . . .	7,784
		Total Liabilities . . .	<u>\$1,424,438</u>

\*Loan and Building Committee.

†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4½%	Number of loans . . .	241
Matured shares (includes extra) . . .	5%	Average loan balance . . .	\$5,265
		Average interest rate . . .	6.02%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$13,070	\$ 9 17
Banking quarters expense . . .	2,535	1 78
Charge-offs, furniture and fixtures . . .	—	—
Advertising . . .	25	02
Audit and examination . . .	541	38
All other expenses . . .	8,759	6 15
Total . . .	<u>\$24,930</u>	<u>\$17 50</u>
Number of individual members . . .	455	

# SEEKONK — HEBRON BUILDING AND IMPROVEMENT ASSOCIATION

## 550 Central Avenue

Established February 2, 1901

Began business February 2, 1901

Garland N. Robbins, *President*George I. Pierce, *Treasurer*Norman J. Jackson, *Secretary*

*Board of Directors*, C. E. Ainsworth, N. C. Baker, \*W. Burrell, \*†, N. J. Jackson, † L. Kuffrey, G. I. Pierce, G. N. Robbins, J. P. Rose, † I. A. Sherman, \* H. E. Spooner, J. A. Thompson, \* C. W. Tompson, E. R. Westcott, \* E. R. Westcott, Jr. †

Regular monthly meeting for receipt of moneys the last day of each month

### STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1967

<i>Assets</i>		<i>Liabilities</i>	
<b>Loans:</b>		<b>Share capital:</b>	
First mortgages on real estate . . .	\$299,027	Matured shares . . .	\$270,300
Home modernization loans . . .	4,407	Unmatured serial shares . . .	7,748
Shares of association . . .	13,701	Club accounts . . .	—
Real estate by foreclosure . . .	4,600	<b>Reserves:</b>	
Furniture and fixtures . . .	95	Guaranty fund . . .	12,000
Cash on hand and due from banks . . .	21,831	Surplus . . .	30,014
		Other reserves . . .	851
<b>Total Assets . . .</b>	<b>\$343,661</b>	Borrowers' accumulations for taxes . . .	1,465
		Due on uncompleted loans . . .	19,780
		Other liabilities . . .	870
		Unearned discount . . .	633
		<b>Total Liabilities . . .</b>	<b>\$343,661</b>

\*Loan and Building Committee.

†Auditor.

### GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3.6%	Number of loans . . .	67
Matured shares . . .	5%	Average loan balance . . .	\$4,463
		Average interest rate . . .	6.15%

### Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$1,935	\$ 5 63
Banking quarters expense . . .	720	2 10
Advertising . . .	—	—
Audit and examination . . .	594	1 73
All other expenses . . .	1,386	4 03
<b>Total . . .</b>	<b>\$4,635</b>	<b>\$13 49</b>

Number of individual members . . . 293



AGGREGATE STATEMENTS AND STATISTICAL DATA  
RELATING TO CO-OPERATIVE BANKS

## INDEX

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## STATEMENT No. 1

## AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1968 157 Banks	April, 1967 161 Banks	Percentage of Total	
			April, 1968 %	April, 1967 %
ASSETS				
Real estate loans:				
Co-operative form . . . . .	\$ 1,558,008	\$ 2,013,819	.08	.11
Direct reduction . . . . .	1,272,009,574	1,214,533,473	64.27	64.71
Direct reduction — 90% valuation . . . . .	76,762,448	69,173,335	3.88	3.69
V.A. loans . . . . .	120,335,185	126,152,156	6.08	6.72
Federal Housing Administration, Title II . . . . .	48,398,022	48,225,982	2.44	2.57
Statutory common form . . . . .	27,176,861	24,061,619	1.37	1.28
Principal payments suspended . . . . .	6,589,059	7,255,961	.33	.39
Other real estate . . . . .	9,461,576	8,142,111	.48	.43
Participation . . . . .	38,675,628	31,113,443	1.95	1.66
Out of state — V.A. . . . .	22,598,488	21,520,723	1.14	1.15
Out of state — F.H.A. . . . .	11,205,698	10,696,044	.57	.57
Home modernization loans . . . . .	6,566,369	6,603,227	.33	.35
Federal Housing Administration, Title I . . . . .				
loans . . . . .	1,290,745	1,316,505	.07	.07
Personal loans . . . . .	6,539,210	4,679,067	.33	.25
Insurance and taxes paid on mortgaged property . . . . .	55,610	39,251	—	—
Loans on shares and deposits:				
Serial . . . . .	6,234,991	6,783,808	.32	.36
Paid-up certificates . . . . .	10,567,023	9,445,236	.53	.50
Savings . . . . .	12,430,479	12,184,571	.63	.65
Dividend savings . . . . .	18,620	12,675	—	—
Loans on collateral of other institutions . . . . .	279,112	384,771	.01	.02
Real estate held by foreclosure and in pos- session . . . . .	2,531,353	2,896,941	.13	.16
Bank building . . . . .	9,855,047	9,241,293	.50	.50
Alterations to leased quarters . . . . .	522,550	497,135	.03	.03
Furniture, fixtures and equipment . . . . .	3,018,088	2,883,914	.15	.15
Share Insurance Fund . . . . .	1,338,086	1,331,445	.07	.07
Due from Co-operative Central Bank . . . . .	17,359,042	16,888,517	.88	.90
Investments:				
U. S. Government obligations, direct and fully guaranteed . . . . .	135,147,241	123,328,888	6.83	6.57
Other bonds and notes legal for reserve . . . . .	9,334,813	4,076,662	.47	.22
Bonds and notes not legal for reserve . . . . .	13,340,887	5,640,340	.67	.30
Federal Home Loan Bank stock . . . . .	18,159,000	19,405,600	.92	1.03
Shares in other co-operative banks . . . . .	385,960	1,237,842	.02	.07
Bank stocks . . . . .	1,931,409	819,201	.10	.04
Cash and due from banks . . . . .	85,596,476	81,753,660	4.32	4.36
Prepaid expenses . . . . .	515,204	532,588	.03	.03
Other assets . . . . .	1,302,096	1,781,880	.07	.09
TOTAL ASSETS . . . . .	\$1,979,089,958	\$1,876,653,683	100.00	100.00
LIABILITIES				
Capital:				
Dues capital . . . . .	\$ 117,967,751	\$ 126,480,065	5.96	6.74
Profits capital . . . . .	23,308,234	24,158,117	1.18	1.29
Paid-up share certificates . . . . .	591,611,100	558,917,000	29.89	29.78
Savings share accounts . . . . .	972,758,772	921,402,087	49.15	49.10
Dividend savings accounts . . . . .	14,599,122	14,479,944	.74	.77
Club accounts . . . . .	2,171,531	2,049,912	.11	.11
Suspended share accounts . . . . .	44,359	44,578	—	—
Matured share accounts . . . . .	188,901	117,859	.01	.01
Term deposit accounts . . . . .	18,188,875	5,664,632	.92	.30
Net undivided earnings . . . . .	6,542,932	6,501,657	.33	.35
Reserves:				
Guaranty fund . . . . .	61,081,466	57,039,935	3.09	3.04
Surplus . . . . .	39,817,042	38,752,778	2.01	2.07
Other reserves . . . . .	41,436,737	41,670,566	2.09	2.22
Notes payable . . . . .	8,529,800	10,726,000	.43	.57
Dividends declared . . . . .	7,149,997	6,216,750	.36	.33
Credits of members not applied . . . . .	544,140	388,432	.03	.02
Due on uncompleted loans . . . . .	25,188,319	16,690,312	1.27	.89
Borrowers' accumulations for taxes . . . . .	42,720,910	40,657,925	2.16	2.17
Reserve for Federal Income Taxes . . . . .	697,690	802,733	.04	.04
Reserve for State excise . . . . .	299,696	207,599	.01	.01
Unearned discount . . . . .	2,504,572	2,156,214	.13	.11
Other liabilities . . . . .	1,738,012	1,528,588	.09	.08
TOTAL LIABILITIES . . . . .	\$1,979,089,958	\$1,876,653,683	100.00	100.00

## STATEMENT No. 2

## STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1968

<b>OPERATING INCOME:</b>		
Interest . . . . .		\$101,400,183
Appraisal fees . . . . .		223,361
Fines . . . . .		390,894
Fees (all types) . . . . .		285,545
Miscellaneous income . . . . .		658,096
Total operating income . . . . .		\$102,958,079
<b>LESS OPERATING EXPENSE:</b>		
Compensation to directors, officers, employees, etc. . . . .		8,746,057
Security committee . . . . .		298,889
Rent (bank building) . . . . .		127,967
Bank building income and expense . . . . .		702,908
Rent, light, heat, etc. (leased quarters) . . . . .		561,380
Depreciation, bank building or alterations to leased quarters . . . . .		288,501
Depreciation, furniture, fixtures and equipment . . . . .		497,121
Advertising . . . . .		975,783
C.B.E. Retirement Fund . . . . .		473,348
Audit and examination . . . . .		816,424
Memberships and contributions . . . . .		259,819
Printing, stationery, office supplies . . . . .		565,846
Telephone, postage and express . . . . .		523,846
Social Security — Unemployment Compensation . . . . .		387,667
Share Insurance Fund amortization (yearly assessment) . . . . .		1,376,454
Interest on borrowed money . . . . .		563,820
State excise tax . . . . .		690,098
Tellers' errors . . . . .		15,526
Other operating expense . . . . .		1,871,331
Total operating expense . . . . .		\$ 19,742,785
Net operating income before interest and other charges . . . . .		\$ 83,215,294
<b>LESS INTEREST AND OTHER CHARGES:</b>		
Interest adjustments to mature shares . . . . .		76,986
Federal income tax . . . . .		683,917
Depreciation Share Insurance Fund (original assessment) . . . . .		104
Miscellaneous charges . . . . .		206,671
Total interest and other charges . . . . .		\$ 967,678
<b>NET INCOME FOR PERIOD . . . . .</b>		<b>\$ 82,247,616</b>

## RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1967 . . . . .		\$ 6,501,657
Net income received during period . . . . .	\$82,247,616	
Less transfers to Guaranty Fund . . . . .	4,118,496	78,129,120
Available for distribution . . . . .		\$84,630,777
<b>Dividends:</b>		
Profits capital (dividends accumulated) . . . . .	\$ 6,437,174	
Paid-up share certificates . . . . .	26,667,361	
Savings share accounts . . . . .	41,315,366	
Dividend savings accounts . . . . .	653,703	
Matured share accounts . . . . .	26	
Term deposit accounts . . . . .	592,602	
Total dividends . . . . .		75,666,232
Balance of net earnings after dividends . . . . .		\$ 8,964,545
<b>Less transfer to:</b>		
a. Surplus . . . . .	\$ 2,115,803	
b. Other unallocated reserves . . . . .	305,810	2,421,613
Balance of undivided earnings, April, 1968 . . . . .		\$ 6,542,932

## STATEMENT No. 3

## OPERATING EXPENSES

CLASSIFICATION	April, 1968		April, 1967	April, 1966	April, 1965	April, 1964
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid . . . .	\$ 9,044,945	\$4 57	\$ 4.70	\$4 56	\$4 59	\$4 73
Banking quarters' expenses . .	1,680,756	85	83	87	87	85
Charge-offs, furniture and fixtures	497,121	25	27	26	27	29
Advertising . . . . .	975,783	49	53	53	55	61
Audit and examination . . . .	816,424	41	39	72	56	57
All other expenses . . . . .	6,727,756	3 40	3 28	2 55	2 54	2 62
Total . . . . .	\$19,742,785	\$9 97	\$10 00	\$9 49	\$9 38	\$9 67

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1968 COST PER \$1,000 OF ASSETS						Total
			Compensations Paid	Banking Quarters' Expenses	Charge-offs, Furniture and Fixtures	Advertising	Audit and Examination	All Other Expenses	
1	\$ 1,000,000 and \$ 3,000,000	18	\$6 16	\$1 12	\$ 29	\$ 32	\$ 92	\$3 71	\$12 52
2	3,000,000 and 5,000,000	24	5 87	93	23	38	56	3 47	11 44
3	5,000,000 and 7,000,000	28	5 40	92	27	42	56	3 49	11 06
4	7,000,000 and 10,000,000	24	5 21	1 05	33	42	51	3 48	11 00
5	10,000,000 and 15,000,000	21	4 77	88	29	57	41	3 65	10 57
6	15,000,000 and 20,000,000	18	4 45	76	30	62	36	3 44	9 93
7	20,000,000 and 40,000,000	17	4 21	65	20	47	34	3 39	9 26
8	40,000,000 and over	7	3 87	95	21	47	35	3 11	8 96

## STATEMENT No. 4

## STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1968	April 1967	April 1966	April 1965	April 1964	April 1963
Number of loans . . . . .	179,042	179,071	182,399	179,582	176,576	172,057
Average loan balance . . . . .	\$8,722	\$8,324	\$8,029	\$7,983	\$7,436	\$6,968
Average interest rate . . . . .	5.72%	5.60%	5.50%	5.46%	5.37%	5.34%

## STATEMENT No. 5

## COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1968	April 1967	April 1966	April 1965	April 1964	April 1963
<b>DISTRIBUTION OF ASSETS</b>	%	%	%	%	%	%
Real Estate Loans:						
Direct reduction	68.15	68.40	68.58	81.45	77.54	77.24
F.H.A.-V.A. in state and out of state	10.23	11.01	11.61	—	—	—
All other	4.21	3.87	3.68	1.81	5.85	5.15
Total real estate loans	82.59	83.28	83.87	83.26	83.39	82.39
Real estate by foreclosure, etc.	.13	.15	.12	.10	.08	.07
Investments in bonds and notes, etc.	9.89	9.13	9.79	9.05	9.09	9.46
Cash and due from banks	4.32	4.36	2.41	3.91	3.81	4.51
Other assets	3.07	3.08	3.81	3.68	3.63	3.57
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
<b>DISTRIBUTION OF LIABILITIES</b>						
Serial shares	7.14	8.03	8.80	9.82	11.24	12.61
Paid-up share certificates	29.89	29.78	28.93	29.39	30.73	32.55
Savings share accounts	49.15	49.10	48.82	47.53	44.44	41.57
Dividend savings accounts	.74	.77	.72	.70	.70	.79
Club accounts	.11	.11	.12	.11	.11	.12
Suspended share accounts	—	—	—	—	—	—
Matured share accounts	.01	.01	—	.01	.02	.01
Term deposits	.92	.30	—	—	—	—
Total capital liabilities	87.96	88.10	87.39	87.56	87.24	87.65
General reserves	7.19	7.32	7.25	7.34	7.68	7.99
Notes payable	.43	.57	.90	.63	.69	.34
Due on uncompleted loans	1.27	.89	1.43	1.47	1.32	1.05
Borrowers' accumulations for taxes	2.16	2.17	2.11	2.10	2.14	2.16
Other liabilities	.99	.95	.92	.90	.93	.81
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
<b>DISTRIBUTION OF GROSS INCOME</b>						
Operating expenses	19.18	19.10	19.13	19.46	20.19	20.05
Interest and other charges	.94	1.53	1.09	1.13	1.08	.54
Dividends distributed	73.49	72.71	71.61	71.54	70.35	70.71
Available for reserves	6.39	6.66	8.17	7.87	8.38	8.70
	100.00	100.00	100.00	100.00	100.00	100.00
<b>DISTRIBUTION OF OPERATING EXPENSES</b>						
Compensations paid	45.82	47.03	48.05	48.91	48.93	50.24
Banking quarters' expenses	8.53	8.33	9.13	9.23	8.81	9.27
Charge-offs, furniture and fixtures	2.52	2.67	2.77	2.86	2.95	3.18
Advertising	4.94	5.26	5.58	5.86	6.36	6.27
Audit and examination	4.14	3.89	7.64	6.02	5.85	6.27
All other expenses	34.05	32.82	26.83	27.12	27.10	24.77
	100.00	100.00	100.00	100.00	100.00	100.00
<b>MISCELLANEOUS RATES</b>						
General reserves to:						
Total assets less bonds and notes legal for reserve, Federal Home Loan Bank stock, cash, due from banks, trust companies and The Co-operative Central Bank	8.31	8.43	8.32	8.48	8.89	9.36
Gross operating income to:						
Total assets (April closing)	5.20	5.17	4.96	4.82	4.79	4.67
Operating expenses to:						
Total assets (April closing)	1.00	.99	.95	.94	.97	.94
Transfers from earnings to general reserves to:						
Capital liabilities (April closing)	.38	.39	.44	.39	.42	.41
<b>AVERAGE DIVIDEND RATES PAID</b>						
Serial shares	4.57	4.43	4.30	4.26	4.14	4.05
Paid-up share certificates	4.61	4.44	4.26	4.19	4.09	4.03
Savings share accounts	4.43	4.32	4.17	4.13	4.02	3.93
Dividend savings accounts	4.53	4.38	4.22	4.17	4.07	3.89
Term deposit accounts	5.03	—	—	—	—	—









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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**



Government Documents  
Collection

DEC 9 - 1969

University of Massachusetts

**ANNUAL REPORT**  
**OF THE**  
**COMMISSIONER OF BANKS**  
**FOR THE**  
*Year Ending December 31, 1968*

**SECTION D**  
**RELATING TO**  
**TRUST COMPANIES AND CERTAIN**  
**OTHER FINANCIAL INSTITUTIONS**



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**The Commonwealth of Massachusetts**  
**DIVISION OF BANKS AND LOAN AGENCIES**

STATE OFFICE BUILDING  
100 CAMBRIDGE STREET, BOSTON 02202

*Commissioner of Banks*

FREYDA P. KOPLOW

*Deputy Commissioner of Banks*

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks and General Counsel*

ROBERT J. MAIETTA

*Director of Trust Company Examinations*

EDWARD R. BRADY

*Assistant Director of Trust Company Examinations*

LAURIE A. EBACHER

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## **The Commonwealth of Massachusetts**

OFFICE OF THE COMMISSIONER OF BANKS  
STATE OFFICE BUILDING  
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1969

*To the Honorable Senate and House of Representatives  
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1968.

Respectfully,  
FREYDA P. KOPLOW  
*Commissioner of Banks*

## TRUST COMPANIES

Five new trust companies opened for business during the year 1968: the Heritage Bank and Trust Company, Westfield on January 17, 1968; the Industrial Bank and Trust Company, Everett on February 16, 1968; the Burlington Bank and Trust Company, Burlington on May 31, 1968; the Unity Bank and Trust Company in the Roxbury District of Boston on June 24, 1968; and the First Bank and Trust Company of Wellesley, Wellesley on December 12, 1968.

The number of banks in operation was also affected by four mergers between trust companies. The Dedham Trust Company and the Quincy Trust Company merged on December 29, 1967 under the charter of the latter bank and name of Hancock Bank and Trust Company, Quincy. The Shrewsbury Bank and Trust Company and the Commerce Bank & Trust Company, Worcester merged on December 29, 1967 under the charter of the latter bank. Although the two mergers above occurred after the close of business in 1967, their effect on the number of banks actively doing business was not apparent until the first business day in 1968. On January 26, 1968 the Melrose Trust Company and the Wakefield Trust Company merged under the charter of the latter bank and name of Melrose-Wakefield Trust Company, Wakefield. On August 30, 1968 the Lynn Safe Deposit and Trust Company and the Beverly Trust Company merged under the charter of the latter bank and the name of Bay Bank and Trust Company, Beverly. The net effect of the above transactions on the number of banks in operation was an increase of one to a total of sixty-nine trust companies doing business as of December 31, 1968.

The total resources of the banking departments of Massachusetts trust companies on December 31, 1968 aggregated \$3,961,770,000, a gain of \$505,215,000 or 14.62% during the year.

The total capital funds of the trust companies increased \$27,678,000 and at the close of 1968 were \$341,146,000 or 8.83% of the total resources of the banking departments. Capital funds as used in the above context include \$40,446,000 in so-called valuation reserves which for statistical purposes are treated here as capital reserves.

Gross earnings totaled \$239,334,999, a gain of \$39,061,433 of which approximately 59.00% was realized from increased loan income. Interest and dividends on securities and earnings of the trust departments accounted for the majority of the remaining increase. Gross current operating expenses were up \$30,206,230, with higher salaries and increased interest paid on savings and time deposits accounting for approximately two-thirds of the total increase in expenses.

Net current operating earnings before income taxes for the year 1968 amounted to \$59,886,425, an increase of \$8,855,223 or 17.35%. Income taxes paid or accrued of \$16,341,555 reflected an increase of \$1,000,445 during the year.

Net profits before dividends of \$31,515,356 were up \$4,445,425 for the year. Dividends paid to stockholders increased \$1,797,459 to a total of \$16,693,416 and represented a distribution of 38.34% of net current operating earnings after taxes and 52.87% of the net profits before dividends.

While capital funds of the trust companies increased in total dollar amount during the year, the growth was not in proportion to the larger increase experienced in total assets. As a result the percentage of net capital funds to total net assets on December 31, 1968 of 7.67% decreased .44% from the 1967 figure of 8.11%. The average for the past ten years is 9.01%. Net capital funds and net assets as used above, do not include \$40,446,000 in valuation reserves. This capital percentage, although showing a decrease in 1968, approximates the national average for all insured commercial banks in the nation which was 7.70% as of June 30, 1968.

### *Banking Departments*

The resources of the banking departments expanded some \$505,215,000 during 1968 as mentioned above. This increase was reflected principally in loans and investments in securities which were up \$260,913,000 and \$138,858,000 respectively. Cash and U. S. Government obligations totaled \$1,140,858,000 and represented 28.80% of the total assets of the banking departments.

The overall demand deposits continued their growth and as of December 31, 1968 were \$2,404,440,000, an increase of \$230,279,000 or almost 10.60% over the prior year of 1967. This increase showed principally in the following categories: demand deposits of individuals, partnerships and corporations up \$172,387,000 or 10.55%; deposits of states, counties and municipalities up \$54,038,000 or 19.28%; deposits of banks up \$11,510,000 or 8.25%. Deposits of the U. S. Government of \$30,363,000 were down sharply from the 1967 figure of \$51,226,000. This renews a downward trend in U. S. Government deposits which, except for 1967, has been in evidence since 1963.

Sixty-six trust companies had savings deposits aggregating \$628,305,000, exclusive of \$5,247,000 in club accounts. This is an increase of \$66,574,000 or 11.85% within the year. Savings deposits in trust companies have experienced a steady growth over the years. The average rate of interest paid on these deposits was 3.92% in 1968.

Total capital funds as previously mentioned, but exclusive of valuation reserves, amounted to \$300,699,530 and equaled 8.74% of all deposits. These capital funds include Guaranty Fund accounts of \$21,620,000 which are maintained as a safeguard for the savings depositors.

As an additional protection for savings and commercial depositors, sixty-five trust companies are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$15,000.

### *Trust Departments*

The resources of the trust departments continued to experience a steady growth and as of December 31, 1968 amounted to \$5,404,705,000, an increase of \$488,747,000 or 9.94%. Additional holdings in stocks accounted for practically all of the increase whereas the bond category showed a decline during the year.

At this time thirty-four of our banks are actively exercising trust department functions. The assets of agency accounts in twenty-seven departments are carried at a book value of \$8,663,063,000. Seven of these trust companies also held assets of \$483,927,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

### *Comparative Figures Relating to All Trust Companies on December 31, 1968 and December 31, 1967*

(Amounts shown in thousands)

	1968	1967	INCREASE
Number of trust companies . . . . .	69	68	1
Member of Federal Deposit Insurance Corporation . . . . .	65	64	1
Members of Federal Reserve System . . . . .	17	17	0
Banking Departments:			
Capital notes and debentures . . . . .	\$ 2,550	\$ 1,425	\$ 1,125
Capital stock . . . . .	87,009	81,200	5,809
Surplus, guaranty fund, undivided profits, and re-serves <sup>1-2</sup> . . . . .	251,587	230,842	20,745
Demand deposits . . . . .	2,404,440	2,174,161	230,279
Time deposits . . . . .	404,187	258,586	145,601
Savings deposits <sup>3</sup> . . . . .	633,552	566,020	66,932
Total assets . . . . .	3,961,770	3,456,555	505,215
Trust Departments total assets . . . . .	5,404,705	4,915,958	488,747
Total resources in both departments . . . . .	9,366,475	8,372,513	993,962

<sup>1</sup> Includes earnings retained in trust departments.

<sup>2</sup> Includes valuation reserves (1968) \$40,446; (1967) \$36,169.

<sup>3</sup> Includes club deposits (1968) \$5,247; (1967) \$4,889.

*Increases of Common Stock*

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 17, 1968	Winchester Trust Company, Winchester . . .	\$ 300,000.00	\$ 500,000.00
Jan. 23, 1968	Brookline Trust Company, Brookline . . .	400,000.00	1,000,000.00
Jan. 26, 1968	Berkshire Bank & Trust Company, Pittsfield . . .	45,500.00	955,500.00
Jan. 26, 1968	Essex County Bank and Trust Company, Lynn . . .	106,000.00	1,158,000.00
Jan. 29, 1968	Natick Trust Company, Natick . . .	80,000.00	400,000.00
Feb. 1, 1968	Capitol Bank and Trust Company, Boston . . .	250,000.00	750,000.00
Feb. 1, 1968	Slade's Ferry Trust Company, Somerset . . .	30,000.00	210,000.00
Feb. 2, 1968	City Bank & Trust Company, Boston . . .	66,150.00	1,389,150.00
Feb. 15, 1968	Commercial Bank and Trust Company, Wilmington . . .	25,000.00	525,000.00
Feb. 16, 1968	Citizens Bank and Trust Company of Peabody, Peabody . . .	9,000.00	309,000.00
Feb. 21, 1968	Guaranty Bank & Trust Company, Worcester . . .	120,140.00	2,522,600.00
Mar. 26, 1968	Arlington Trust Company, Lawrence . . .	312,500.00	1,562,500.00
Apr. 23, 1968	Liberty Bank and Trust Company, Boston . . .	30,000.00	630,000.00
Apr. 23, 1968	United States Trust Company, Boston . . .	1,150,000.00	2,300,000.00
May 20, 1968	Naumkeag Trust Company, Salem . . .	30,000.00	330,000.00
Aug. 12, 1968	Coolidge Bank and Trust Company, Watertown . . .	68,566.66	737,216.66
Aug. 21, 1968	Guaranty Bank & Trust Company, Worcester . . .	252,260.00	2,774,860.00
Oct. 20, 1968	Marblehead Trust Company, Marblehead . . .	125,000.00	500,000.00
Oct. 29, 1968	Barclay Bank and Trust Company of Boston, Brighton . . .	200,000.00	500,000.00

*Capital Notes and Debentures Authorized*

DATE ISSUED	NAME OF BANK	AMOUNT AUTHORIZED
Feb. 21, 1968	Framingham Trust Company, Framingham . . .	\$1,200,000.00

*New Trust Companies Commencing Business*

COMMENCED BUSINESS	NAME OF BANK	LOCATION
Jan. 17, 1968	Heritage Bank and Trust Company . . .	100 Broad Street, Westfield
Feb. 16, 1968	Industrial Bank and Trust Company . . .	19 Norwood Street, Everett
May 31, 1968	Burlington Bank and Trust Company . . .	33 Center Street, Burlington
June 24, 1968	Unity Bank and Trust Company . . .	416 Warren Street, Roxbury
Dec. 12, 1968	First Bank and Trust Company of Wellesley . . .	336 Washington Street, Wellesley

*Change in Name Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
May 6, 1968	Safe Deposit Bank and Trust Company to First Bank and Trust Company of Hampden County . . .	127 State Street, Springfield

*Trust Powers Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Feb. 14, 1968	Barclay Bank and Trust Company of Boston . . .	2000 Beacon Street, Brighton
Feb. 14, 1968	Coolidge Bank and Trust Company . . .	585 Mount Auburn Street, Watertown
Sept. 14, 1968	Hancock Bank and Trust Company . . .	1486 Hancock Street, Quincy

*Branch Offices Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Feb. 14, 1968	Essex County Bank and Trust Company, Lynn . . .	Corner Washington and Hammett Streets, Ipswich
Mar. 26, 1968	Guaranty Bank & Trust Company, Worcester . . .	Corner Maple Avenue and Taft Road, Shrewsbury
May 22, 1968	Barclay Bank and Trust Company of Boston . . .	1101 Commonwealth Avenue, Brighton
May 22, 1968	Barclay Bank and Trust Company of Boston . . .	2000 Beacon Street, Cleveland Circle, Brighton
June 7, 1968	Attleboro Trust Company, Attleboro . . .	Corner Wood Avenue and Copeland Drive, Mansfield
June 7, 1968	B. M. C. Durfee Trust Company, Fall River . . .	Corner William S. Canning and Mariano S. Bishop Boulevards, Fall River
June 7, 1968	Bristol County Trust Company, Taunton . . .	Intersection of Routes 44 and 114A, Seekonk
June 7, 1968	Brookline Trust Company, Brookline . . .	500 Harvard Street, Brookline
June 7, 1968	Cambridge Trust Company, Cambridge . . .	326 Main Street (Kendall Square), Cambridge
June 7, 1968	Hingham Lincoln Trust Company, Hingham . . .	Marshfield Shopping Plaza, Route 139, Marshfield
June 7, 1968	Liberty Bank and Trust Company, Boston . . .	203-207 Harvard Avenue, Brighton
Sept. 12, 1968	Commercial Bank and Trust Company, Wilmington . . .	Main Street, Route 28, near Super Value Shopping Center, North Reading
Sept. 26, 1968	First Bank and Trust Company of Hampden County, Springfield . . .	Drive-in facility rear of 56 Suffolk Street, Holyoke
Sept. 26, 1968	Middleborough Trust Company, Middleborough . . .	135 South Street (Fernandes Shopping Center), Middleborough



DATE AUTHORIZED	NAME OF BANK	LOCATION
Sept. 26, 1968	Newton-Waltham Bank and Trust Company, Waltham	Corner of Broad and Washington Streets, Hudson
Sept. 26, 1968	Rockland Trust Company, Rockland . . . .	Hingham Mall, corner of Lincoln and Beal Streets, Hingham
Nov. 21, 1968	Arlington Trust Company, Lawrence . . . .	North Andover Mall, Winthrop Avenue, North Andover
Nov. 21, 1968	Lexington Trust Company, Lexington . . . .	Corner of Route 2 and Piper Road, Acton
Dec. 10, 1968	Hancock Bank and Trust Company, Quincy . .	Tri-Town Mall, Washington Street, Canton

### *Changes in Location Authorized*

DATE AUTHORIZED	NAME OF BANK	LOCATION
Feb. 14, 1968	Liberty Bank and Trust Company, Boston (Main Office)	From 311 Washington Street to 7-11 School Street, Boston
Feb. 14, 1968	Framingham Trust Company, Framingham (Branch Office)	From 5 Edgell Road to 35 Edgell Road, Framingham Centre
Mar. 26, 1968	Berkshire Bank & Trust Company, Pittsfield (Branch Office)	From 18 Center Street to 45 Park Street, Adams
Mar. 26, 1968	Berkshire Bank & Trust Company, Pittsfield (Branch Office)	From 78 Main Street to corner Main and Marshall Streets, North Adams
Mar. 26, 1968	Garden City Trust Company, Newton (Branch Office)	From Crosby Road, Science Park, Bedford, to a location within the same building complex — address of which will remain the same
Mar. 26, 1968	Newton-Waltham Bank and Trust Company, Waltham (Branch Office)	From 74 Main Street to 179 Common- wealth Road, Cochituate
June 7, 1968	Valley Bank and Trust Company, Springfield (Main Office)	Combination and relocation of main office at 1351 Main Street, annex building at 69 Market Street and branch office at 1531 Main Street to a new headquarters' office located in the Baystate West project at the southwest corner of Main and Bridge Streets, Springfield
Sept. 26, 1968	Falmouth Bank and Trust Company, Falmouth (Main Office)	From 183 Main Street, Falmouth to Route 28 and Worcester Court East in Teaticket area of Falmouth
Sept. 26, 1968	Falmouth Bank and Trust Company, Falmouth (Branch Office)	From Bradlee Shopping Area, Route 28 and Jones Road, Teaticket area of Falmouth to 183 Main Street, Falmouth (former main office loca- tion)
Sept. 26, 1968	Guaranty Bank & Trust Company, Worcester (Main Office)	From 386 Main Street to a building to be constructed at 364-376 Main Street, Worcester
Sept. 26, 1968	Hancock Bank and Trust Company, Quincy (Branch Office)	From 651 Hancock Street to 22 Beal Street, Wollaston
Sept. 26, 1968	Coolidge Bank and Trust Company, Watertown (Branch Office)	From 67 Main Street to a temporary site in the Northeast Federal Sav- ings & Loan Association parking lot, Watertown
Oct. 31, 1968	Newton-Waltham Bank and Trust Company, Waltham (Branch Office)	From 854 Main Street to a new build- ing to be constructed at 876 Main Street, Waltham

### *Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions*

#### *Acts of 1968*

CHAPTER	AMENDMENT TO:	DESCRIPTION
164	G.L., C. 140, new s. 100A; G.L., C. 175, s. 134	Limiting the charges for insuring the life or health of certain borrowers.
216	G.L., C. 255B, s. 10	Limiting the charges for certain insur- ance issued in connection with retail in- stalment sales of motor vehicles.
224	G.L., C. 167, s. 18A	Relative to the advertising of interest or dividends.
265	G.L., C. 167, s. 16	Requiring disclosure of interest paid or not paid on deposits in Christmas Club, Vacation Club and Tax Club accounts.
350	G.L., C. 172, s. 50	Permitting the payment of time deposits prior to maturity to prevent hardship to a depositor.

*Legislation Enacted Relating to Trust Companies and Certain Other Financial Institutions (continued)*  
*Acts of 1968 (continued)*

CHAPTER	AMENDMENT TO:	DESCRIPTION
354	G.L., C. 140A, s. 1; G.L., C. 255B, s. 1; G.L., C. 255D, s. 1	Further defining the annual finance charge formula in certain disclosure statutes.
394	G.L., C. 255, new s. 12E	Limiting the liability of the owner of a credit card.
430	G.L., C. 168, s. 47, 49	Relative to savings banks investments in certificates of deposit, capital notes or debentures and the capital stocks of commercial banks.
441	G.L., C. 172, s. 76	Relative to the deposit of trust funds awaiting investment or distribution.
543	G.L., C. 225D, s. 9, 10, 11, 15, 21, 31, new s. 32	Making clarifying changes in the law relating to retail instalment sales and services.
610	G.L., C. 172, s. 38	Conforming the law applicable to the consolidation and merger of trust companies and the sale or exchange of their properties to the provisions of the business corporation law.
715	G.L., C. 255D, new s. 22A	Relative to loan transactions made in avoidance of the laws pertaining to retail instalment sales and services.

*Rules and Regulations*

Jan. 1 and May 1, 1968	Truth in lending.
May 1, 1968	Amendments to the regulations relative to the business of retail instalment sales and services.
Sept. 12, 1968	Disclosure of the payment or nonpayment of interest on certain Club Accounts.

**CORPORATIONS SUBJECT TO CHAPTER 172A  
OF THE GENERAL LAWS**

There were three corporations with total assets of \$18,908,000 doing business under this statute on December 31, 1968. The deposits in one of these companies are insured by the Federal Deposit Insurance Corporation.

**TRANSMITTAL AGENCIES**

Aggregate funds of \$1,598,403 were transmitted to foreign countries during 1968 by those holding licenses under Chapter 169 of the General Laws.

There were five licenses in force on December 31, 1968 to transact this type of business.

The Treasurer and Receiver General of the Commonwealth has custody of the surety or collateral bonds which are required of each agency in the amount of \$15,000. These bonds are held for the protection of the customer's deposits. The agencies other assets are not under supervision of the Commissioner of Banks.

**OTHER INSTITUTIONS SUBJECT TO SUPERVISION  
AND EXAMINATION**

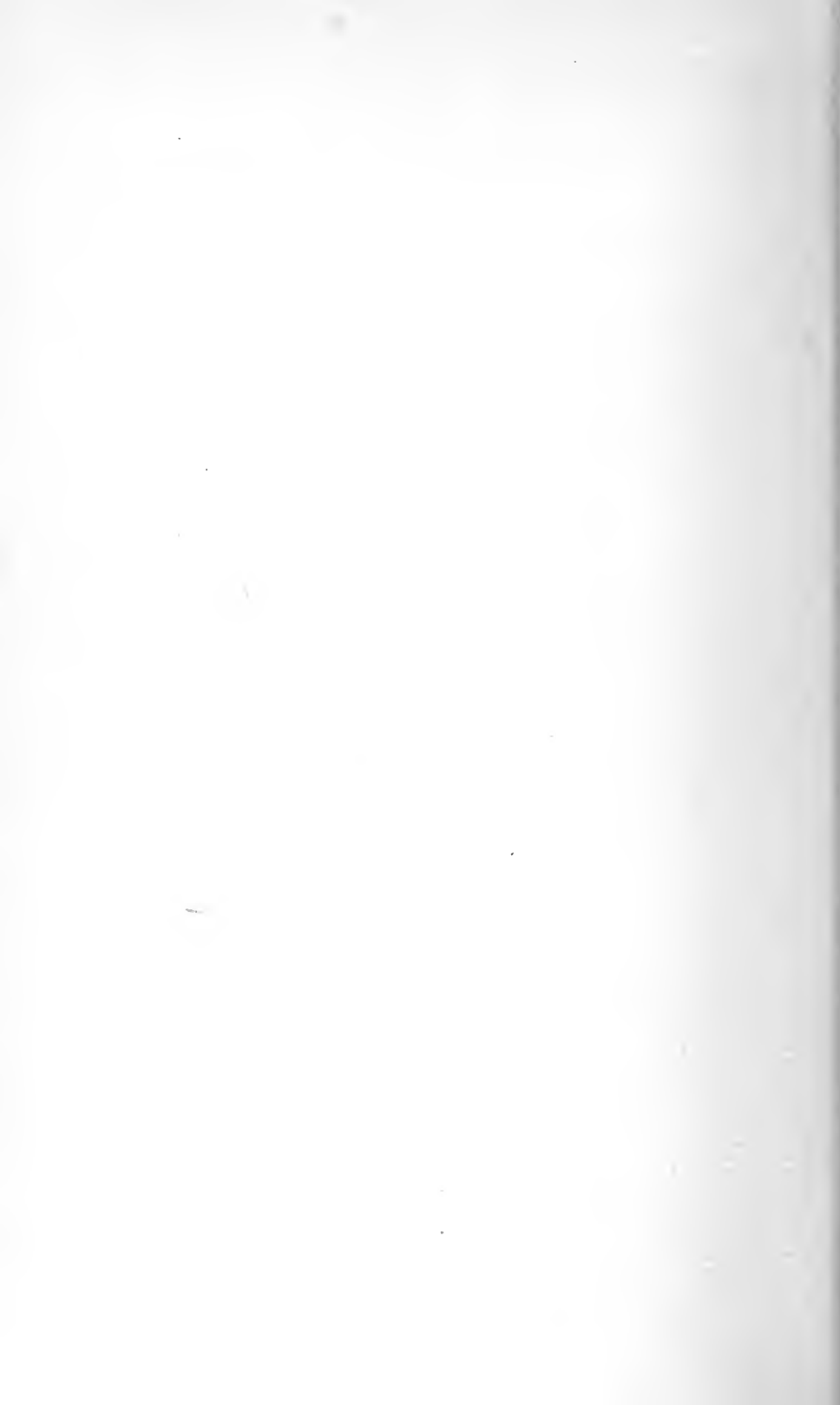
Included in this heading are The Massachusetts Company, Inc. (formerly the Massachusetts Hospital Life Insurance Company), Brown Brothers Harriman & Co., Baystate Corporation and the Shawmut Association, Inc. The latter two corporations are bank holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks. Total assets of these institutions including the various trust funds administered totaled \$814,705,155 on December 31, 1968.

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ABSTRACTS OF THE ANNUAL REPORTS  
OF  
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SHOWING  
LOCATIONS OF MAIN OFFICES  
AND BRANCHES  
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DIRECTORS AND MEMBERS OF  
EXECUTIVE COMMITTEE  
AND  
CORPORATIONS SUBJECT TO CHAPTER 172A  
OF THE GENERAL LAWS

**ATHOL****Colonial Bank and Trust Company**  
384 Main StreetWilliam Coltin  
*President*R. H. Barry  
*Treasurer**Directors*

\*T. J. Arria  
R. H. Barry  
\*W. O. Bogardus  
M. A. Casella  
\*E. F. Cetto  
William Coltin  
J. P. DiCicco  
\*D. E. Dick

\*J. D. Eaton  
\*J. G. Gagliardi  
Irving Leighton  
Louis Plotkin  
A. J. Richard  
Robert Waldman  
Alan Zuker

**ASSETS**

Banking Department . . \$3,513,198 96

**ATTLEBORO****Attleboro Trust Company**  
8 North Main Street**Branch Offices**

7 County Street, Attleboro  
2 North Washington Street, North Attleboro  
Triboro Plaza, North Attleboro

S. M. Gower, Jr.  
*President*H. C. MacKell  
*Treasurer**Directors*

E. H. Augat  
G. G. Bergh  
T. K. Bliss  
\*C. W. Cederberg  
J. H. Condon  
E. R. Farrell, Jr.  
P. J. Gomez  
\*S. M. Gower, Jr.  
\*A. L. Hall  
A. R. Hilsinger, Jr.

H. C. MacKell  
\*J. W. McIntyre  
G. E. Nerney  
W. A. Nerney  
R. V. Olson  
\*W. C. H. Prentice  
\*L. B. Smith  
H. H. Swett  
W. F. Walton  
C. R. Yeager

**ASSETS**

Banking Department . . \$23,823,708 98  
Trust Department . . 15,532,989 33

**BEVERLY****Bay Bank and Trust Company**  
165-167 Cabot Street**Branch Offices**

721 Hale Street, Beverly Farms  
81 Elm Street, Danvers  
1 State Street, Lynn  
Post Office Square, Lynnfield  
5 Dodge Street, North Beverly  
Walnut Shopping Center, South Hamilton

W. G. Fish  
*President*E. E. Hatch  
*Treasurer**Directors*

R. P. Breed, Jr.  
W. J. Breed  
\*R. J. Broderick  
\*R. J. Brown  
\*H. L. Desjardins  
\*R. M. Dunbar  
\*W. G. Fish  
C. H. Glovsky

\*R. H. Gove  
\*C. E. Harwood  
R. F. Hunter  
\*N. R. Jack  
L. V. MacDuff  
\*G. W. Mattson  
A. G. Means  
G. J. Pappas

**ASSETS**

Banking Department . . \$31,814,818 65  
Trust Department . . 4,191,054 15

**BOSTON****Barclay Bank and Trust Company of Boston**  
†2000 Beacon Street, Brighton  
**Branch Offices**  
1101 Commonwealth Avenue  
363 Washington StreetJ. V. Sidell  
*President*F. A. Morse  
*Treasurer**Directors*

C. J. Artesani  
A. P. Brodell  
Walter Elisha  
A. M. Feuerstein  
C. M. Goldman  
Earle Cropper  
F. K. Melis  
S. L. Miller

\*F. A. Morse  
\*F. A. Papale, Jr.  
S. B. Sheldon  
Stanley Shuman  
\*J. V. Sidell  
P. M. Siskind  
John Welch  
Robert Yanofsky

**ASSETS**

Banking Department . . \$9,562,814 84

**Boston Safe Deposit and Trust Company**  
100 Franklin StreetW. W. Wolbach  
*President*R. E. Bennink  
*Treasurer**Directors*

\*V. R. Alden  
John Barker, Jr.  
G. W. Blakeley, Jr.  
R. F. Chick  
H. C. Cornuelle  
D. C. Crockett  
Edward Dane  
H. H. Estin  
J. W. Forrester  
\*N. H. Garrick, Jr.  
J. L. Grandin, Jr.  
\*D. J. Hurley

\*John Lowell  
Robert Mainer  
\*W. F. Morton  
\*George Olmsted, Jr.  
L. C. Peters  
\*George Putnam  
J. R. Quarles  
\*S. R. Rabb  
\*J. E. Rogerson  
C. M. Williams  
\*W. W. Wolbach

**ASSETS**

Banking Department . . \$139,048,461 42  
Trust Department . . 955,256,696 49

**Capitol Bank and Trust Company**  
679 Beacon Street  
**Branch Office**  
439 Boylston StreetS. J. Tarlow  
*President*Edwin Howard  
*Treasurer**Directors*

\*Sol Bloom  
F. S. Davis  
Allen Gordon  
Charles Gulino  
\*Edwin Howard  
Joseph Kruger  
J. P. Meehan  
John O'Connell  
R. H. O'Connell

F. J. Sawyer  
Joseph Snieder  
H. I. Stoller  
\*S. J. Tarlow  
V. J. Tocci  
\*Sidney Weiner  
J. T. Wright  
\*Manuel Wyner

**ASSETS**

Banking Department . . \$40,460,361 96

\*Executive Committee Member.

†New location effective February 3, 1969.

**City Bank & Trust Company**

†25 Court Street

**Branch Offices**

125 Harvard Avenue, Allston

1214 Blue Hill Avenue, Mattapan

130 Newmarket Square, Roxbury

Rubin Epstein  
*President*D. G. Doty  
*Treasurer***Directors**

Murray Alberts	*S. W. Poorvu
*Leon Cangiano	W. C. Rowe
N. S. Coyne	H. L. Shivek
Martin DeMatteo, Jr.	Nathan Silverstein
D. G. Doty	Louis Spero
*W. P. Dugan	Stephen Tavilla
*Rubin Epstein	Frances Tomasello
Maurice Krasner	V. P. Wilbur
*David Livingston	Harry Winokur
Harry Marks	M. J. Zabarsky

**ASSETS**

Banking Department	.	.	\$66,267,989 21
Trust Department	.	.	18,839 35

**Fiduciary Trust Company**

10 Post Office Square

R. H. Gardiner  
*President*John Plimpton  
*Treasurer***Directors**

J. Q. Adams	E. H. Kendrick
*J. B. Ames	R. M. P. Kennard
J. W. Bryant	R. T. Lyman, Jr.
Samuel Cabot, Jr.	*E. F. MacNichol
J. W. Cobb	*E. H. Osgood
Philip Dean	M. D. Perkins
R. W. Emmons, Jr.	John Plimpton
*R. H. Gardiner	*P. H. Theopold
J. B. Gray	J. L. Thorndike
H. R. Guild	J. N. White
F. W. Hatch, Jr.	*R. G. Wiese
A. B. Hunt	*R. B. Williams
G. S. Johnston	

**ASSETS**

Banking Department	.	.	\$14,911,946 02
Trust Department	.	.	285,219,357 80

**Liberty Bank and Trust Company**

†7 School Street

**Branch Office**

205 Harvard Avenue, Allston

B. D. Schulman  
*President*E. S. Buchanan  
*Treasurer***Directors**

P. L. Beane	Charles Maliotis
*Kenneth Bornstein	J. L. Milhender
*E. S. Buchanan	*M. C. Roberts
Eleanore Gately	D. L. Saunders
Irving Groper	*B. D. Schulman
Maurice Grossman	*H. B. Shpiner
*R. B. Gryzmish	J. J. Walsh, Jr.
*Eli Jacobson	R. L. Weinberg
Morton Ladge	*T. S. Zocco
*L. M. Levinson	

**ASSETS**

Banking Department	.	.	\$13,498,344 58
--------------------	---	---	-----------------

**Old Colony Trust Company**

1 Federal Street

B. A. Williams, Jr.  
*President*R. W. Ficken  
*Treasurer***Directors**

J. S. Ames, Jr.	Amor Hollingsworth
*S. C. Badger	J. E. Lawrence
G. R. Brown	J. W. Lund
F. H. Burr	J. R. Morss
C. C. Cabot	J. T. Noonan
A. J. Casner	Q. A. Shaw, Jr.
F. C. Church	*H. S. Warren
A. L. Coburn, Jr.	H. B. Washburn, Jr.
R. C. Damon	*B. A. Williams, Jr.
C. W. Haffenreffer	J. N. Worcester
*R. A. Hall	*P. I. Wren

**ASSETS**

Banking Department	.	.	\$12,470,034 69
Trust Department	.	.	2,570,439,794 49

**State Street Bank and Trust Company**

225 Franklin Street

**Branch Offices**

Corner Arlington and Providence Streets

587 Boylston Street

Corner Court and Tremont Streets

111 Franklin Street

125 High Street

Corner Longwood and Brookline Avenues

Corner Massachusetts Avenue and Boylston

Streets

Corner State and Congress Streets

71 Summer Street

300 Western Avenue, Brighton

508 Geneva Avenue, Dorchester

948 Bennington Street, East Boston

60 Newmarket Square, Roxbury

2343 Washington Street, Roxbury

631 V.F.W. Parkway, West Roxbury

Corner Beecham and Market Streets, Chelsea

H. F. Hagemann, Jr.  
*President*D. J. Lewis  
*Treasurer***Directors**

*C. B. Barnes	C. M. Hutchins
*E. L. Bigelow	R. A. Lawrence
*G. D. Bleicken	*J. T. G. Nichols, III
*Theodore Chase	R. E. Roberson
*W. S. Edgerly	H. S. P. Rowe
F. M. Forbes, Jr.	*Richard Saltonstall
R. D. Grimm	W. B. Snow
*H. F. Hagemann, Jr.	*C. H. Wardwell
P. B. Hamilton	Moses Williams
*E. B. Hanify	J. J. Wilson
C. H. Hood	*S. H. Wolcott, Jr.
J. S. Howe	*A. S. Woodworth

**ASSETS**

Banking Department	.	.	\$1,144,880,769 35
Trust Department	.	.	892,185,265 28

\*Executive Committee Member.

†New location effective February 18, 1969.

**United States Trust Company**  
30 Court Street

**Branch Offices**  
1603 Blue Hill Avenue, Mattapan  
475 Blue Hill Avenue, Roxbury

A. R. Morse  
*President*

F. X. Toomey, Jr.  
*Treasurer*

*Directors*

*D. M. Boylan	*A. R. Morse
*F. S. Deland	*John Morse
*A. H. Dolben	*J. R. Morse
*H. B. Ehrmann	*E. P. Pope
*P. W. Fitzpatrick	*G. F. Walburg
*M. S. Grossman	*P. C. Welch

**ASSETS**

Banking Department	.	.	\$62,061,925 91
Trust Department	.	.	19,927,365 79

**Unity Bank and Trust Company**  
416 Warren Street, Roxbury

D. E. Sneed, Jr.  
*President*

R. G. Guittarr  
*Treasurer*

*Directors*

H. N. Alleyne, Sr.	C. H. Lewis, Jr.
L. H. Banks	*H. L. Lyken
R. S. Brooks	*R. M. Malloy
J. G. Bynoe	B. H. Martin
C. W. Downer	J. I. Reynolds
*M. E. Gilmore, Jr.	J. A. Seiler
*R. G. Guittarr	G. R. Skelly
Eric Harriott	*D. E. Sneed, Jr.
W. B. Hazzard	D. L. Stull
F. W. Holgate	*H. L. Vaughan
G. A. Jones	R. A. Weaver, Jr.

**ASSETS**

Banking Department	.	.	\$8,348,746 15
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**BROCKTON**

**Massachusetts Bank and Trust Company**  
245 Main Street

Oswald Braadland  
*President*

R. M. Gillis  
*Treasurer*

*Directors*

*Oswald Braadland	J. D. Keefe
*D. A. Buckley	*James Kourafas
*R. G. Clark, Jr.	Steve Kourafas
Anthony Felos	*Hjalmar Peterson
A. C. Gennaco	Russell Thompson
*Lester Gilson	Peter Varrasso

**ASSETS**

Banking Department	.	.	\$9,453,621 34
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**BROOKLINE**

**Brookline Trust Company**  
1341 Beacon Street

**Branch Offices**  
1346 Beacon Street  
1627 Beacon Street  
1228 Boylston Street  
1 Harvard Street

W. A. Anastos  
*President*

F. J. Paul  
*Treasurer*

*Directors*

*W. A. Anastos	T. C. Haffenreffer, Jr.
F. W. Capper	*C. F. Hovey
Julian Cohen	*A. A. O'Shea
*Hamilton Coolidge	Samuel Pinanski
*Edward Dane	C. M. Pyle, Jr.
F. S. Deland, Jr.	B. B. Rapalyea
*G. W. Graham	H. T. Wiggins

**ASSETS**

Banking Department	.	.	\$42,658,556 58
Trust Department	.	.	2,534,329 85

**Norfolk County Trust Company**  
1319 Beacon Street

**Branch Offices**

145 Washington Street, Brookline  
2 South Main Street, Bellingham  
2 Elm Street, Braintree  
1000 Washington Street, South Braintree  
710 Washington Street, Canton  
1290 Boylston Street, Chestnut Hill  
390 Washington Street, Dedham  
858 Washington Street, Dedham  
2 Cocasset Street, Foxboro  
49 Main Street, Franklin  
478 Main Street, Medfield  
Main Street, Medway  
2 Elliot Street, Milton  
376 Granite Avenue, East Milton  
40 First Avenue, Needham  
1055 Great Plain Avenue, Needham  
968 Highland Avenue, Needham Hts.  
699 Washington Street, Norwood  
1331 Hancock Street, Quincy  
60 McGrath Highway, Quincy  
84 North Main Street, Randolph  
15 Post Office Square, Sharon  
810 Washington Street, Stoughton  
979 Main Street, Walpole  
132 Washington Street, East Walpole  
15 Central Street, Wellesley  
342 Washington Street, Wellesley Hills  
693 High Street, Westwood  
525 Washington Street, Weymouth

J. S. Marsh  
*President*

K. C. Churchill  
*Treasurer*

*Directors*

P. D. Balcom	B. D. Grossman
J. P. Birmingham	*George Howland
*Matthew Brown	J. W. Kunhardt
*E. O. Cappers	*C. F. Machen
*F. A. Carlson	D. J. Mann
D. P. Carter	*J. S. Marsh
D. P. Colburn	*H. B. Naab
K. F. Corcoran	*F. Parker
D. H. Danforth	R. P. Sonnabend
D. P. DiMaggio	J. P. Tyrrell
J. H. Draper, Jr.	*R. S. Willis
J. F. Graham	*J. P. Winchester

**ASSETS**

Banking Department	.	.	\$229,264,782 50
Trust Department	.	.	20,248,373 17



**Town Bank and Trust Company**  
294 Harvard Street  
  
**Branch Office**  
1186 Boylston Street, Chestnut Hill

R. C. Linnell <i>President</i>	Arthur Cassidy <i>Treasurer</i>
-----------------------------------	------------------------------------

*Directors*

M. L. Ambrogne	Stanley Gruber
*F. G. Begley	*R. C. Linnell
C. N. Collatos	*Raymond Mannos
*James Condos	F. P. Nadel
Terrence Geoghegan	N. E. Rogen

**ASSETS**

Banking Department	.	.	\$9,900,261 09
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**BURLINGTON**

**Burlington Bank and Trust Company**  
33 Center Street

J. P. DiIorio <i>President</i>	B. P. Murphy <i>Treasurer</i>
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*Directors*

*M. L. Colangelo	*Ronald MacKenzie
Aurele Cormier	J. A. Marino
*L. R. Crocker	R. F. McLaughlin
*J. P. DiIorio	B. P. Murphy
J. L. DiMarzo	*J. L. Murphy
L. F. Doyle	R. W. Murray
*J. H. Driscoll	R. N. Neves
Margaret Gedick	*C. L. Shea
J. J. Gulde	L. S. Sherman
*J. M. Kilmartin	A. E. Wilde

**ASSETS**

Banking Department	.	.	\$6,270,076 71
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**CAMBRIDGE**

**Cambridge Trust Company**  
1336 Massachusetts Avenue

H. G. Bradlee <i>President</i>	R. F. Doyle <i>Treasurer</i>
-----------------------------------	---------------------------------

*Directors*

R. B. Bailey	M. G. Kispert
S. E. Bain	*P. D. Littlefield
William Bentinck-Smith	G. A. Macomber
R. F. Bradford	*H. M. Morgan
H. G. Bradlee	W. L. Payson
L. H. Clark	E. W. Phippen
*M. C. Crum	J. I. Stockwell
Casimir DeRham, Jr.	W. L. Taggart, Jr.
J. M. Dry	C. M. Williams
*H. M. Hague	H. D. Winslow

**ASSETS**

Banking Department	.	.	\$39,794,413 61
Trust Department	.	.	28,747,107 14

**Charlesbank Trust Company**  
124 Broadway  
**Branch Office**  
671 Massachusetts Avenue

J. B. Sullivan <i>President</i>	D. H. Lichter <i>Treasurer</i>
------------------------------------	-----------------------------------

*Directors*

W. J. Boland	Z. K. Kurkjian
*J. J. Campbell	*D. H. Lichter
M. M. Ciani	*J. F. McEvoy, Jr.
Sheldon Cohen	H. F. Owens
*B. S. Costello, Jr.	L. J. Russell
*J. L. Duff	*J. B. Sullivan
*J. P. Fantasia	*W. J. Sullivan
H. F. Greene	*J. G. Teller
W. A. Guleserian	J. J. Toomey

**ASSETS**

Banking Department	.	.	\$10,334,858 74
--------------------	---	---	-----------------

**Harvard Trust Company**  
1414 Massachusetts Avenue

**Branch Offices**

615 Concord Avenue  
226 Main Street  
689 Massachusetts Avenue  
1847 Massachusetts Avenue  
575 Technology Square  
655 Massachusetts Avenue, Arlington  
72 Leonard Street, Belmont  
63 Trapelo Road, Belmont  
491 Trapelo Road, Belmont  
38 Main Street, Concord  
288 Great Road, Littleton

D. S. Greer <i>President</i>	H. C. Riley <i>Treasurer</i>
---------------------------------	---------------------------------

*Directors*

*H. M. Allen	Helge Holst
G. E. Bates	*T. M. Horan
*T. R. Beal	A. M. Innes
*Adrian Brogгинi	J. P. Mirak
P. R. Corcoran	E. S. Newbury, Jr.
E. A. Crane	J. F. Rich
*P. V. Cusick	D. M. Robinson
J. K. Damon	Alan Steinert
J. H. Dyer	Gilman Wallace
R. W. Fawcett	*L. G. Wiggins
E. L. Frost	

**ASSETS**

Banking Department	.	.	\$202,411,804 39
Trust Department	.	.	96,853,153 06

**University Trust Company**  
2400 Massachusetts Avenue

C. A. Brusch <i>President</i>	H. L. McKinnon <i>Treasurer</i>
----------------------------------	------------------------------------

*Directors*

*R. H. Baldwin	F. E. Igo
C. A. Brusch	*W. F. Looney, Jr.
J. J. Crane, Jr.	*T. W. Lynch
*J. L. Danehy	*M. S. Mele
*T. W. Danehy	*R. R. Popeo
T. W. Fitzgerald	E. J. Sullivan
J. J. Fox	F. R. Zelek

**ASSETS**

Banking Department	.	.	\$8,026,392 72
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\*Executive Committee Member.

**CHATHAM****Chatham Trust Company**  
Main StreetC. E. Hammond  
*President*J. W. Deer  
*Treasurer**Directors*

C. E. Hammond	*J. T. Manson, II
*C. C. Harding	K. H. Pratt
F. W. Howes	*H. F. Reynolds
C. W. Lumpkin	

**ASSETS**

Banking Department . . \$5,344,679 73

**CHELMSFORD****The First Bank and Trust Company**  
44 Central Square**Branch Offices**

290 Central Street, Lowell  
199 Boston Road, North Billerica  
2 Groton Road, North Chelmsford

W. C. Lahue  
*President*E. F. Day  
*Treasurer**Directors*

M. J. Brown	*R. A. Johnson
E. F. Burns	C. S. Kokinos
V. G. Chigas	*W. C. Lahue
J. L. Cooney	R. E. Picken
N. E. Day	*E. V. Whalen

**ASSETS**

Banking Department . . \$10,681,298 50

**CHICOPEE****Chicopee Bank and Trust Company**  
35 Center StreetC. W. Phillips, Jr.  
*President*E. M. Ferris  
*Treasurer**Directors*

Vito Caolo	*J. J. Landers
J. E. Connor	S. I. Partyka
C. J. Delisio	*C. W. Phillips, Jr.
*E. M. Ferris	*N. A. Rouillard
*H. A. Kulig	John Tenczar

**ASSETS**

Banking Department . . \$4,891,577 42

**EVERETT****Industrial Bank and Trust Company**  
19 Norwood StreetMaurice Shear  
*President*R. W. Tobias  
*Treasurer**Directors*

E. J. Burke	*Richard Linn
A. R. Carli, Jr.	*Ralph Metcalf
George Cashman	*Salvatore Rocco
*F. R. Dawe	*B. P. Rome
J. R. Giacobbe	Barnard Rovner
Abraham Ginsberg	J. P. Rowan
Allan Glazin	J. J. Shea
*H. J. Gray	*Maurice Shear
Walter Henry	Kane Simonian
Ralph Kaplan	

**ASSETS**

Banking Department . . \$7,299,618 26

**FALL RIVER****B. M. C. Durfee Trust Company**  
80 North Main Street**Branch Offices**  
77 Bank Street

Fall River Shopping Center on Marianno  
Bishop Boulevard  
1000 North Main Street  
1485 Pleasant Street  
236 South Main Street

E. B. Sturges  
*President*W. R. Gilbert  
*Treasurer**Directors*

P. L. Amiot	L. A. Horvitz
Henry Ashworth	*T. J. Hudner
Edward Brayton	*William Mason
*J. S. Brayton, Jr.	*C. M. Moran
*L. S. Brayton	M. R. Silva
P. S. Brayton	*M. N. Sobloff
*L. S. Chace, Jr.	*E. B. Sturges
W. W. Curtis	R. F. Sykes
*George Delano, Jr.	*J. T. Waldron
W. R. S. Eaton	*M. F. Welsh
W. C. Hathaway	*V. P. Wright

**ASSETS**

Banking Department . . \$43,985,435 66  
Trust Department . . 98,495,216 03

**Fall River Trust Company**  
43 North Main Street  
**Branch Offices**

216 New Boston Road  
1219 Pleasant Street  
1601 South Main Street  
111 Stafford Road  
South Main Street, Assonet  
848 State Road, North Westport  
891 County Street, Somerset  
435 Wilbur Avenue, Swansea

Anthony Perry  
*President*A. W. Pearson  
*Treasurer**Directors*

*O. E. Boivin	*Anthony Perry
*J. A. Faria	*A. G. Pierce
*S. S. Feinberg	*R. L. Smith
*T. H. Nabb, Jr.	*H. G. Squire
*J. E. O'Neil	*S. J. Waring

**ASSETS**

Banking Department . . \$56,248,690 27  
Trust Department . . 2,994,980 31

**FALMOUTH****Falmouth Bank and Trust Company**  
183 Main Street**Branch Office**  
Bradlees Shopping PlazaS. H. Wright  
*President*E. A. Rich, Jr.  
*Treasurer**Directors*

*D. H. Amend	*F. L. Nickerson
*H. G. Behrens	*R. B. Roderick
*E. J. Canning	*R. C. Tait
*C. W. Jacoby	*P. I. Wessling
*Forbes MacGregor	*S. H. Wright
*M. T. Medeiros	

**ASSETS**

Banking Department . . \$7,191,694 54

\*Executive Committee Member.

FRAMINGHAM

Framingham Trust Company  
79 Concord Street

Branch Offices

12 Front Street, Ashland  
5 Edgell Road, Framingham Centre  
490 Cochituate Road, Framingham  
Shoppers' World, Framingham  
110 Union Avenue, Framingham  
805 Water Street, Framingham  
266 Waverly Street, Framingham  
818 Washington Street, Holliston  
59 Main Street, Hopkinton  
Pinefield Shopping Center, Saxonville  
31 North Main Street, Sherborn  
Sudbury Plaza, Post Road, Sudbury  
Old Concord Road, South Sudbury

E. F. Fecteau  
*President*

F. E. Harrington  
*Treasurer*

Directors

W. H. Booth  
\*W. B. Brockelman  
\*F. G. Farrell  
E. F. Fecteau  
\*H. A. Fitts  
J. R. Keough  
\*C. F. Long

\*J. R. Perini  
J. R. Perini, Jr.  
\*J. J. Prindiville, Jr.  
J. S. Sculos  
C. A. Sheridan  
J. W. Tiberio  
T. S. Valpey, Jr.

ASSETS

Banking Department . . \$78,649,662 57  
Trust Department . . 6,335,510 45

GREENFIELD

Franklin County Trust Company  
324 Main Street

Branch Offices

399 Federal Street  
12 North Main Street, Orange

D. M. Kelley  
*President*

B. S. Richardson  
*Treasurer*

Directors

N. F. Batchelor  
\*F. L. Boyden  
\*L. M. Cairas  
E. E. Cormier  
\*H. V. Erickson  
\*J. W. Haigis, Jr.  
\*R. S. Harper  
\*E. S. Harris  
\*G. J. Hayer  
\*W. J. Hosmer

\*G. J. Hayer  
\*D. M. Kelley  
\*D. C. Lunt  
\*D. C. Lunt, Jr.  
I. P. Muzzey  
\*R. S. Reid  
\*L. L. Richards  
R. E. Stowell  
\*D. A. Witty

ASSETS

Banking Department . . \$31,886,314 80  
Trust Department . . 20,438,114 02

HAVERHILL

First Bank and Trust Company of Haverhill  
100 Lafayette Square

W. J. Letoile  
*President*

W. B. Morton  
*Treasurer*

Directors

\*T. S. Allison, Jr.  
\*G. J. Antognoni  
\*E. A. D'Alessandro  
\*H. J. Goudreault  
\*Paul Kazarosian  
\*A. F. Lagasse  
\*A. L. Lavallee

\*W. J. Letoile  
\*C. S. Marston, III  
\*Albert Pare  
\*Ralph Pasquale  
\*D. S. Shepherd  
\*H. L. Simard  
\*T. E. Vathally

ASSETS

Banking Department . . \$5,902,747 60

GLOUCESTER

Cape Ann Bank & Trust Company  
154 Main Street

Branch Offices

224 Washington Street, Gloucester  
17 Union Street, Manchester

F. M. Bundy  
*President*

J. J. Roach  
*Treasurer*

Directors

E. R. Abbott  
\*Gordon Abbott  
\*J. N. Abbott, Jr.  
E. R. Andrews  
T. A. Bradley  
R. F. Brown  
F. M. Bundy  
H. H. Bundy  
C. R. Clark  
\*E. A. Hagstrom  
\*C. T. Heberle  
\*A. M. Herrold  
R. N. Hooper

Leonard Linquata  
W. J. MacInnis  
R. F. Marshall  
\*L. C. McEwen  
Carl Moores  
A. L. Morton  
A. H. Nutton  
\*M. F. Piper  
J. A. Ryan  
\*C. K. Steele  
George Stevens  
\*T. M. Vye

ASSETS

Banking Department . . \$28,555,856 76  
Trust Department . . 6,632,410 11

HINGHAM

Hingham Lincoln Trust Company  
11 Fearing Road

T. E. Curtis  
*President*

J. A. Malloy, Jr.  
*Treasurer*

Directors

\*Stephen Baker, Jr.  
\*F. S. Barbuti, Jr.  
W. B. Canterbury  
\*J. H. Coppock  
D. G. Currier  
\*T. E. Curtis  
D. M. Garland  
\*C. A. Johnson, Jr.

\*J. A. Malloy, Jr.  
A. A. Miranda  
\*R. E. Naser  
\*J. F. O'Neil  
C. A. Rizzotto  
P. E. Sullivan  
\*Alden Weston

ASSETS

Banking Department . . \$5,493,543 41

\*Executive Committee Member.

**HYANNIS**

**Cape Cod Bank and Trust Company**  
307 Main Street

**Branch Offices**

Airport Rotary  
Main Street, Harwich Port  
Main Street, Orleans  
Main Street, Osterville  
Route 28, South Yarmouth

R. A. Farnham  
*President*

E. H. White  
*Treasurer*

**Directors**

*H. A. Callahan	*R. C. Nickerson
*W. B. Chase	*T. J. Powers
*Palmer Davenport	*A. W. Rockwood
*A. P. Doane, Jr.	*E. L. Sims
*R. A. Farnham	*R. F. Sims
*D. B. Leen	*H. F. Smith
*Russell Makepeace	*R. B. Snow
*H. C. Maloney	E. E. Sparrow
*G. W. Moore	M. W. Wiley
*H. L. Murphy	

**ASSETS**

Banking Department	.	.	\$37,479,252 77
Trust Department	.	.	3,885,818 38

**LAWRENCE**

**Arlington Trust Company**  
305 Essex Street

**Branch Offices**

78 Amesbury Street  
700 Essex Street  
348 Jackson Street  
1 Winthrop Avenue  
227 North Main Street, Andover  
1155 Main Street, Haverhill  
476 Broadway, Methuen  
166 Haverhill Street, Methuen  
Central Street, Middleton  
Storey Avenue, Newburyport  
149 Main Street, North Andover

D. J. Murphy, Jr.  
*President*

E. V. Reed  
*Treasurer*

**Directors**

J. N. Anderson	J. A. Lamprey
H. G. Bronson	V. J. Mill, Jr.
D. E. Cullati	*D. J. Murphy, Jr.
L. C. Eidam	R. V. O'Sullivan
J. E. Fenton	*G. A. Schlott
*T. F. Gallagher	T. E. Singer
Max Goldstein	*R. R. Siskind
Nicholas Grieco	D. J. Sullivan
*F. A. Higgins	H. A. Tatelman
J. B. Ippolito	J. B. Thomson
M. W. Kenney	A. P. Zappala
F. B. Kittredge	

**ASSETS**

Banking Department	.	.	\$155,655,338 15
Trust Department	.	.	5,325,873 10

**LEXINGTON**

**Lexington Trust Company**  
1822 Massachusetts Avenue

**Branch Offices**

20 Worthen Road  
94 Great Road, Bedford  
L. G. Hanscom Field, Bedford  
244 Middlesex Street, Burlington

Raymond Scheublin  
*President*

F. B. James  
*Treasurer*

**Directors**

*A. G. Adams	*D. E. Nickerson
Gabriel Baker	G. E. Rowe
E. F. Baldwin, Jr.	*Raymond Scheublin
E. W. Fletcher	H. S. Swartz
L. D. Gould	*A. P. Tropeano
J. H. Graham	G. P. Wadsworth
R. H. Holt	W. T. Welsh
Mark Moore, Jr.	

**ASSETS**

Banking Department	.	.	\$28,643,446 11
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**LYNN**

**Essex County Bank and Trust Company**  
25 Exchange Street

**Branch Offices**

414 Broadway  
11 Market Square  
1 Willow Street  
28 Elm Street, Danvers  
Hammatt and Washington Streets, Ipswich  
Colonial Shopping Center, Lynnfield Center  
647 Lowell Street, Peabody  
Saugus Plaza, Jct. Rtes. 1 and 129, Saugus  
434 Humphrey Street, Swampscott  
Paradise Road, Swampscott

T. D. Chatfield  
*President*

W. H. Pigott  
*Treasurer*

**Directors**

Abraham Ankeles	*C. W. Kessler
S. W. Bradley	R. I. Lappin
R. P. Breed	*H. R. Mayo, Jr.
W. J. Bursaw, Jr.	*Harry Remis
T. D. Chatfield	*T. W. Rogers
M. C. Goldman	M. W. Rolfe
R. H. Illingworth	P. N. Scangas
F. E. Ingalls	R. M. Smith

**ASSETS**

Banking Department	.	.	\$80,993,016 19
Trust Department	.	.	7,150,343 32

**MALDEN**

**Malden Trust Company**  
94 Pleasant Street

**Branch Offices**

**Fellsway and Riverside Avenue, Medford**  
**Redstone Shopping Center, Stoneham**

**Hildreth Auer**  
*President*

**A. V. Seaward**  
*Treasurer*

**Directors**

\*Hildreth Auer  
G. D. Bill  
\*C. E. Bond  
\*L. S. Burke  
\*T. H. Bush  
H. D. Calkins  
G. Y. Goodman  
H. A. Hall, III

O. S. Hobbs  
E. B. Luitwieler  
J. S. McKenney  
\*James Millen  
\*C. W. Spencer  
C. F. Springall  
J. B. Willing

**ASSETS**

Banking Department . . \$42,529,385 74  
Trust Department . . 23,494,547 43

**MARBLEHEAD**

**Marblehead Trust Company**  
66 Pleasant Street  
Branch Office  
254 Humphrey Street

**W. K. Goldthwaite**  
*President*

**J. R. Wood**  
*Treasurer*

**Directors**

D. J. Anderson  
C. C. Archer  
\*Herman Brettman  
J. G. Clay  
\*R. F. Cole, Jr.  
A. A. Dirlam  
\*W. H. K. Donaldson  
A. V. Fletcher  
\*W. K. Goldthwaite  
J. E. Gorman

F. E. Hood  
\*J. R. McPherson  
\*Dominic Meo, Jr.  
J. P. Morse  
\*C. F. Quigley  
A. W. Rice  
\*D. E. Risteen  
F. B. Roberts  
\*E. H. Smith  
Moses Werman

**ASSETS**

Banking Department . . \$7,629,331 67

**MEDFORD**

**Depositors Trust Company**  
55 High Street

**Branch Offices**

370 Main Street  
10 Depot Square, Lexington

**A. R. Cataldo**  
*President*

**N. J. Parisi**  
*Treasurer*

**Directors**

R. J. Barbo  
\*Joseph Blumsack  
\*A. R. Cataldo  
\*J. J. Finnin  
\*J. P. Gately  
\*L. P. Harrington

\*R. M. Malloy  
\*Abraham Moskow  
J. A. Novelline  
Lawrence O'Brien  
\*J. V. O'Leary  
J. H. O'Neill, Jr.

**ASSETS**

Banking Department . . \$13,091,280 19

**MIDDLEBOROUGH**

**Middleborough Trust Company**  
10 Center Street

**Branch Offices**

4 John Glass, Jr. Square  
11 South Main Street

**R. W. Tillson**  
*President*

**C. T. Pardey**  
*Treasurer*

**Directors**

D. K. Atkins  
\*H. K. Atkins  
\*Fletcher Clark, Jr.  
\*R. L. Cushing  
P. E. Doherty  
\*A. M. Kramer  
E. B. Lynde  
A. T. Maddigan

D. F. McNearney  
D. G. Reed  
J. B. Rice, Jr.  
S. A. Silliker  
\*R. W. Tillson  
J. C. Whitcomb  
W. C. Wilkie  
A. M. Wood

**ASSETS**

Banking Department . . \$15,594,756 62  
Trust Department . . 1,263,418 89

**MILTON**

**Milton Bank and Trust Company**  
524 Adams Street

**Branch Offices**

540 Granite Street, Braintree  
164 Parkway, Quincy

**A. W. Branca**  
*President*

**R. T. Murphy**  
*Treasurer*

**Directors**

\*Ermengildo Alfano  
J. D. Asher  
\*A. W. Branca  
J. L. Curtin  
C. G. Fallon  
J. J. Fleming  
J. F. Gallagher, Jr.  
\*F. M. Gannon  
Louis Goldstein  
T. F. Greene

E. F. Hannon, Jr.  
R. K. Lamere  
\*T. J. Murphy  
E. T. O'Neill  
Frank Pasquale  
F. A. Richenburg  
\*C. W. Sweeney  
M. J. Verrochi, Jr.  
D. F. Will

**ASSETS**

Banking Department . . \$6,865,504 76

**NATICK**

**Natick Trust Company**  
34 Main Street

**Branch Office**  
Wethersfield Road and Worcester  
Turnpike, Natick

F. M. Bishop  
*President*

D. B. Gile  
*Treasurer*

**Directors**

*F. M. Bishop	W. P. Horton
A. W. Crain	*B. W. Johnson, Jr.
*A. B. Fair	*R. H. Potter
M. W. Fairbanks	*W. B. Robinson
*H. H. Ham, Jr.	H. E. Snow
J. A. Hill, Jr.	A. I. Zaltas

**ASSETS**

Banking Department . . \$18,305,604 05

**NEWTON**

**Garden City Trust Company**  
232 Boylston Street

**Branch Offices**  
337 Great Road, Bedford  
Science Park, Crosby Drive, Bedford  
259 Centre Street, Newton Corner  
401 Washington Street, Woburn

G. E. Kane  
*President*

J. E. McCobb, Jr.  
*Treasurer*

**Directors**

J. N. Baker, Jr.	T. D. Mann
*M. G. Basbas	R. D. Patterson
Arthur Blasberg, Jr.	Bernard Roberts
N. K. Brown	D. G. Rollins
*C. E. Dockser	Benjamin Slawsky
Harris Gilbert	*C. E. Smith
*R. A. Grimes	*Bernard Solomon
*R. J. Henley	B. P. Swartz
David Kane	*B. C. Tackeff
*G. E. Kane	L. D. Tarlin
H. H. Lerner	Harold Widett

**ASSETS**

Banking Department . . \$30,176,276 00

**PEABODY**

**Citizens Bank and Trust Company of Peabody**  
7 Sylvan Street

**Branch Office**  
37 Foster Street

H. J. April  
*President*

L. D. Williams  
*Treasurer*

**Directors**

H. J. April	John Masino
Sumner Cohen	J. V. Regis
George Cooper	Samuel Sherman
*Leonard Kaplan	Joseph Viera
*Arthur Levine	A. F. Wood
Michael LoPresti	*C. M. Zolotas

**ASSETS**

Banking Department . . \$6,535,087 62

**PITTSFIELD**

**Berkshire Bank & Trust Company**  
54 North Street

**Branch Offices**  
39 Cheshire Road, Pittsfield  
45 Park Street, Adams  
740 South Main Street, Great Barrington  
37 Main Street, North Adams  
†Artery Arcade, Veterans Highway,  
North Adams  
Main Street, Stockbridge

J. R. Sloane  
*President*

R. C. Marchell  
*Treasurer*

**Directors**

J. W. Bond	T. C. Nelson
E. O. Brown	W. J. Nolan
A. A. D'Angelo, Jr.	Isadore Shapiro
A. B. Daniels	H. J. Sheldon
*J. M. Deely, Jr.	L. R. Shields
*W. J. Donovan	*J. R. Sloane
*R. A. Hunter	C. E. Stoneham
J. T. Kelley	D. A. Thurston
M. F. McAndrews	*A. J. Tuller
D. B. Miller	H. H. Williams, Jr.
*F. M. Myers, Jr.	*Mervin Wineberg

**ASSETS**

Banking Department . . \$56,393,092 82  
Trust Department . . 16,039,860 25

**QUINCY**

**Hancock Bank and Trust Company**  
1486 Hancock Street

**Branch Offices**  
19 Cottage Avenue, Quincy  
845 Granite Street, Braintree  
Dedham Mall, 300 V.F.W. Parkway,  
Dedham  
567 High Street, Dedham  
415 Hancock Street, North Quincy  
157 Central Street, Norwood  
129 South Street, Plainville  
21 Memorial Parkway, Randolph  
96 Pleasant Street, South Weymouth  
907 Main Street, Walpole  
651 Hancock Street, Wollaston

W. E. Kelley  
*President*

L. M. Brierley  
*Treasurer*

**Directors**

L. F. Blackwell	W. D. McLean
F. H. Foy	F. W. Musche
H. A. Gallagher	G. D. Reardon
*A. G. Geishecker	F. E. Remick
R. P. Greaves	J. B. Robbie
*V. B. Hitchins	Sidney Shneider
Henry Hoffman	H. B. Siegle
*F. A. Hunt	H. H. Slate
P. E. Hurley	W. P. Smith
J. W. Kapples	A. F. Swift, Jr.
*W. E. Kelley	R. J. Vitelli
F. W. Lawton	*C. J. Weeden

**ASSETS**

Banking Department . . \$59,718,250 88

\* Executive Committee Member.

† Branch office closed effective March 3, 1969.

**ROCKLAND**

**Rockland Trust Company**  
288 Union Street

**Branch Offices**

Cushing Plaza, Route 3A, Cohasset  
Monument Square, Hull  
Hanson Shopping Plaza, Hanson  
King's Shopping Center, Halifax  
Columbia Road, Hanover  
Town Parking Way, Marshfield  
Queen Anne's Plaza, Norwell  
Pembroke Shopping Center, Pembroke  
North Park Avenue, Plymouth  
Rockland Plaza, Rockland  
Front Street, Scituate  
Bay Road, South Duxbury

E. P. White  
*President*

W. C. Pratt  
*Treasurer*

**Directors**

J. B. Arnold	Lot Phillips, II
*A. A. Brundage	J. S. Pool
R. W. Chandler	O. H. Sgarzi
A. L. Donovan	*J. F. Spence, Jr.
R. B. Dunham	*R. J. Spence
*R. L. Fish	W. J. Spence
G. W. Freeman	R. A. Spencer
*R. J. Geogan	R. D. Tedeschi
R. D. Hawkes	George Upton, Jr.
*L. M. Levinson	A. R. Wheeler
N. G. MacDonald	*E. P. White
E. J. Phelps	*A. P. Wilcox

**ASSETS**

Banking Department	.	.	\$53,096,832	02
Trust Department	.	.	8,510,410	58

**SALEM**

**Naumkeag Trust Company**  
217 Essex Street

**Branch Office**  
24 Central Street

H. G. Macomber  
*President*

L. H. Pauling  
*Treasurer*

**Directors**

*A. E. Arnold	*M. F. Flynn
B. T. Atwood	T. E. Hayes
R. P. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
L. H. Coffin	*I. J. Martin
*J. C. Corbett	M. S. Smith
*D. N. Crowley	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch

**ASSETS**

Banking Department	.	.	\$39,556,762	48
Trust Department	.	.	20,241,556	77

**SAUGUS**

**Saugus Bank and Trust Company**  
466 Lincoln Avenue

**Branch Offices**

13 Main Street  
N.E. Shopping Center, Route 1

H. P. Mason  
*President*

E. A. Otte  
*Treasurer*

**Directors**

H. W. Bly	Joseph Haskell
A. G. Boudrot	Neil Howland
R. J. Chiabrandy	*H. P. Mason
*F. J. England	*D. R. Nagle
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

**ASSETS**

Banking Department	.	.	\$14,372,015	10
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**SOMERSET**

**Slade's Ferry Trust Company**  
140-142 Slade's Ferry Avenue

D. T. Corrigan  
*President*

Peter Paskowski  
*Treasurer*

**Directors**

Louis Almeida	E. S. Machado
T. B. Almy	*A. J. McDermott
K. J. Compton	*G. E. McNally, Jr.
*D. T. Corrigan	*H. J. Regan
J. F. Foley, Jr.	*B. T. Shuman
J. W. Killoran	

**ASSETS**

Banking Department	.	.	\$6,713,948	75
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**SPRINGFIELD**

**First Bank and Trust Company of**  
Hampden County  
127 State Street

**Branch Offices**

27 Willow Street, Springfield  
Cottage and Robbins Road, Springfield  
1985 Main Street, Springfield  
124 Cabot Street, Chicopee  
66 Main Street, Chicopee Falls  
Westover Air Force Base, Chicopee Falls  
31 Maple Street, East Longmeadow  
Holyoke Shopping Center, Holyoke  
Memorial Drive, Holyoke (Fairview)  
Race and Main Streets, Holyoke  
Suffolk and Maple Streets, Holyoke  
734 Bliss Road, Longmeadow  
153 Main Street, Monson  
Thorndike Street, Palmer  
429 East Main Street, Westfield

H. P. Almgren  
*President*

L. E. Martel  
*Treasurer*

**Directors**

*H. P. Almgren	B. F. Jones
*C. L. Blake	Herman Kinsler
P. B. Buckwalter	Edward Kronvall
*A. A. Carroll	E. D. Landen
C. J. Chambers	*C. S. Lyon
L. W. Doherty	*L. J. Presson
*R. R. Emerson	A. S. Roberts
G. J. Gallan	J. I. Simpson
J. A. Hall	D. R. Taber
C. R. Johnson	*W. F. Young

**ASSETS**

Banking Department	.	.	\$116,271,467	63
Trust Department	.	.	131,588,492	74

### Valley Bank and Trust Company

1351 Main Street

#### Branch Offices

69 Market Street  
315 Boston Road  
Eastfield Mall, Boston Road  
32 Fort Pleasant Avenue  
9 Libcar Street  
1287 Liberty Street  
Main and Bridge Streets  
3316 Main Street  
599 Page Boulevard  
782 State Street  
590 Sumner Avenue  
1918 Wilbraham Road  
51 Springfield Street, Agawam  
21-23 North Main Street, East Longmeadow  
187 Main Street, Indian Orchard  
398 Longmeadow Street, Longmeadow  
Winsor and Sewall Streets, Ludlow  
30 Elm Street, Westfield  
82 North Elm Street, Westfield  
7-9 School Street, Westfield  
225 Memorial Avenue, West Springfield  
463 Main Street, Wilbraham

W. A. Lieson  
*President*

Walter Reiss  
*Treasurer*

#### Directors

\*S. P. Blake  
\*E. J. Breck  
\*J. S. Bulkley  
Monte Cohen  
D. B. Collings  
W. A. Fuller  
W. C. Giles, Jr.  
M. I. Holstein  
\*S. J. Katz  
\*Graham King  
\*W. A. Lieson

W. E. Locklin  
E. T. Manley  
D. M. McIntosh, Jr.  
\*P. H. Mehrtens  
H. G. Perkins  
R. L. Putnam, Jr.  
\*H. M. Sauers  
\*J. J. Shea, Jr.  
A. B. Wallace, III  
\*J. T. Wright

	ASSETS	
Banking Department	.	\$191,269,795 83
Trust Department	.	88,174,212 33

### TAUNTON

#### Bristol County Trust Company

43 Taunton Green

#### Branch Offices

188 Broadway  
491 Weir Street  
284 Winthrop Street (Plaza 44)  
135 Taunton Avenue, Seekonk

H. H. Carey  
*President*

L. W. Chace  
*Treasurer*

#### Directors

H. M. Borden  
R. W. Boyden  
\*H. H. Carey  
\*L. W. Chace  
A. D. Gebelein  
J. S. Gwinn  
\*R. H. Hallowell  
\*W. P. MacLean

S. N. McNeilly  
\*G. S. O'Hearne  
\*A. S. O'Keefe  
\*L. I. Phillips  
L. W. Phillips  
A. B. Pierce  
T. T. Tweedy

	ASSETS	
Banking Department	.	\$34,713,159 36
Trust Department	.	2,183,810 97

### WAKEFIELD

#### Melrose-Wakefield Trust Company

369 Main Street

#### Branch Offices

American Mutual Insurance  
Company Building, Quannapowitt Parkway  
492 Main Street, Melrose  
44 West Wyoming Avenue, Melrose  
516 Franklin Street, Melrose Highlands

R. L. Ramsdell  
*President*

J. L. Moore  
*Treasurer*

#### Directors

\*M. G. Beebe  
\*R. S. Carey  
J. R. Cochrane  
\*G. J. Evans  
M. M. Frankel  
D. S. Greene  
J. M. Hughes  
C. G. Keniston  
J. H. Kimball  
Paul Lazzaro  
\*W. J. Lee

L. W. Lloyd  
\*P. H. Messer  
G. W. Page  
\*R. L. Ramsdell  
G. A. Roberto  
\*Ernest Rotondi  
V. F. Schmidt  
R. H. Wingate  
J. B. Wiswall  
K. A. Worthen

	ASSETS	
Banking Department	.	\$38,055,469 88
Trust Department	.	1,899,568 42

#### Surety Bank and Trust Company

2 Smith Street

#### Branch Offices

580 Main Street, Reading  
Tewksbury Shopping Center, Tewksbury

D. D. Moore  
*President*

E. G. Chevalier  
*Treasurer*

#### Directors

A. R. Benedetto  
C. A. Breslin  
R. J. Brewer  
G. E. Cummings  
\*Jerome Dansker  
R. M. Dansker  
P. D. Dichter  
\*E. G. Fielding  
\*L. H. Glaser

G. F. Harrington  
J. S. Leavitt  
\*D. D. Moore  
\*M. J. Reef  
D. L. Rollins  
Mark Soroko  
\*A. J. Tambone  
J. F. Tower, Jr.  
\*J. E. VanTassel, Jr.

	ASSETS	
Banking Department	.	\$11,599,727 16



**WALTHAM**

**Guaranty Trust Company**  
600 Main Street

**Branch Offices**

846 Lexington Street  
1290 Main Street  
114 River Street  
424 Trapelo Road  
69 East Central Street, Natick

J. J. Nyhan  
*President*

J. C. McCarthy  
*Treasurer*

**Directors**

Bernardo Corsi  
A. R. Derderian  
Joseph Drapkin  
T. J. Flatley  
\*Pasquale Franchi  
Leo Gallitano  
John Gaziano, Jr.  
Ray Johnson  
E. J. King  
J. J. Lorusso

Saverio Nardelli  
\*A. B. Nardone  
J. B. Natoli, III  
\*J. J. Nyhan  
J. S. Rando  
William Schwartz  
M. B. Summerfield  
\*Jeremiah Sundell  
\*M. D. Weiner

**ASSETS**

Banking Department . . \$31,467,465 59  
Trust Department . . 530,728 09

**Newton-Waltham Bank and Trust Company**  
637 Main Street, Waltham

**Branch Offices**

319 Auburn Street, Auburndale  
179 Commonwealth Road, Cohituate  
190 Boston Post Road, Marlboro  
1245 Worcester Street, Natick  
293 Washington Street, Newton  
808 Beacon Street, Newton Centre  
93 Union Street, Newton Centre  
1160 Walnut Street, Newton Highlands  
303 Walnut Street, Newtonville  
235 Needham Street, Newton Upper Falls  
1 Chestnut Street, West Newton  
466 Woodward Street, Waban  
1065 Lexington Street, Waltham  
854 Main Street, Waltham  
300 Moody Street, Waltham  
475 Winter Street, Waltham  
301 Boston Post Road, Wayland  
458 Boston Post Road, Weston

N. I. Greene  
*President*

S. J. Caruso  
*Treasurer*

**Directors**

\*W. D. Brooks, Jr.  
\*T. X. Cronin  
\*J. F. Farr  
\*J. J. Flynn, III  
\*N. I. Greene  
\*A. F. Hardy, Jr.  
\*Robert Haydock, Jr.  
\*E. F. Leatham  
\*F. J. Lord  
\*N. E. MacNeil

\*J. A. MacPhee  
\*M. J. Murtha, Jr.  
\*W. H. Nichols, Jr.  
\*F. C. Ober  
\*J. B. Perkins  
\*N. S. Rabb  
\*K. W. Rogers  
\*D. W. Stapleton  
\*H. G. Travis  
\*B. F. Wood

**ASSETS**

Banking Department . . \$159,573,328 73  
Trust Department . . 42,556,314 35

**WARE**

**Ware Trust Company**  
73 Main Street

**Branch Office**  
West Street

W. M. Hyde  
*President*

Louise Metcalfe  
*Treasurer*

**Directors**

J. H. Bryson  
\*L. B. Campbell  
L. R. Campbell  
\*W. M. Hyde  
J. F. Nields

John Pilch  
Fulton Kindge, Jr.  
\*A. H. Schoonmaker  
N. W. Schoonmaker  
W. W. Shuttleworth

**ASSETS**

Banking Department . . \$8,239,112 35  
Trust Department . . 1,030,198 94

**WATERTOWN**

**Coolidge Bank and Trust Company**  
585 Mount Auburn Street

**Branch Offices**

67 Main Street  
176 Alewife Brook Parkway, Cambridge  
102 Mt. Auburn Street

Milton Adess  
*President*

P. T. Toomasian  
*Treasurer*

**Directors**

Peter Adamian  
\*Milton Adess  
H. J. Chernis  
M. M. Cohen  
B. W. Cosentino  
\*J. J. Curran  
\*M. L. Cutler  
Frank Feldman  
Hyman Glass  
R. G. Gordon  
Manuel Isenman

W. A. Law  
Theodore Levitt  
E. F. Merkert  
\*Charles Mosesian  
\*R. C. Papalia  
V. C. Stoneman  
\*P. T. Toomasian  
\*R. E. Torchio  
\*S. D. Turin  
\*J. A. Zani

**ASSETS**

Banking Department . . \$51,358,740 37

**WELLESLEY**

**First Bank and Trust Company of Wellesley**  
336 Washington Street

A. M. Valentine, Jr.  
*President*

F. D. Haynes  
*Treasurer*

**Directors**

\*A. I. Alford  
A. B. Allen  
Luther Breck  
L. S. Dobis  
\*R. G. Dacey  
N. S. Esten  
L. G. Faxon  
N. S. Gifford  
L. H. Hewett, Jr.  
\*D. W. Haward

\*F. D. Haynes  
\*E. O. Kehoe  
\*L. I. Madden  
J. E. Mackie  
W. A. Moor  
\*Hugo Rossi  
\*P. M. Ryan  
\*F. A. Spencer  
\*A. M. Valentine, Jr.  
A. W. Williams

**ASSETS**

Banking Department . . \$822,829 03

**WESTFIELD**

**Heritage Bank and Trust Company**  
100 Broad Street

J. D. Warner  
*President*

R. S. Holmes  
*Treasurer*

*Directors*

*R. W. Butler	*R. S. Homes
*E. J. Carey	*F. R. O'Donnell
*F. J. Cataldo	*J. C. Placek
*L. A. Chapin	A. W. Roberts
G. E. D'Amour	J. W. Robinson
G. D. Fitzgerald	*J. D. Warner

*ASSETS*

Banking Department . . \$5,826,255 47

**WEST SPRINGFIELD**

**Western Bank and Trust Company**  
11 Central Street

**Branch Offices**  
1000 Riverdale Street, West Springfield  
1340 Springfield Street, Agawam

W. A. Franks, Jr.  
*President*

R. S. Rider  
*Treasurer*

*Directors*

M. R. Berman	H. J. Healy
*J. H. Buckley, Jr.	P. R. Hogan
*J. A. Cancelliere	L. F. Jarrett
R. C. Carroll	P. J. McKenna
Frank Chriscola, Jr.	*F. T. Moore
D. F. Collins	Henry Scharoff
R. W. Dudley	G. R. Townsend
J. E. Fitzgerald	E. C. Tremble
*W. A. Franks, Jr.	*A. C. Whitaker
*E. R. Gallagher	

*ASSETS*

Banking Department . . \$10,150,085 46

**WILMINGTON**

**Commercial Bank and Trust Company**  
240 Main Street

**Branch Office**

258 Cambridge Street, Burlington

F. F. Cain  
*President*

H. J. Wall  
*Treasurer*

*Directors*

Samuel Askenazy	J. J. Diamont
C. A. Barnes	J. J. Golden
C. D. Bonanno	*S. J. Pierce
*F. F. Cain	*A. J. Rosenberg
Joseph Corrado	B. G. Sykes
W. L. Cyr	*A. A. Tanger
*R. F. Dacey	S. J. Tucker
*F. P. D'Annolfo	*R. M. Walker

*ASSETS*

Banking Department . . \$12,769,588 35

**WINCHESTER**

**Winchester Trust Company**  
35 Church Street

**Branch Office**

16 Mount Vernon Street

V. C. Ambrose  
*President*

C. W. Butler  
*Treasurer*

*Directors*

*V. C. Ambrose	*J. S. Morgan, Jr.
*E. B. Dade	*T. L. Morison
N. H. Fitzgerald	C. L. Raffi, Jr.
W. C. McConnell, Jr.	*F. F. Stockwell
J. F. McDonough	

*ASSETS*

Banking Department . . \$16,405,721 80

**WOBURN**

**Woburn Bank and Trust Company**  
327 Main Street

L. A. Donovan  
*President*

J. F. Linehan, Jr.  
*Treasurer*

*Directors*

*J. M. Bellino	*J. J. Mawn
*E. J. Cantillon, Jr.	*T. M. Mawn, Jr.
*L. A. Donovan	*E. H. McCall
*F. W. Frizzell	*T. J. McGrath
*A. L. Johns	*C. A. Murphy

*ASSETS*

Banking Department . . \$8,873,774 03

**WORCESTER**

**Commerce Bank & Trust Company**  
240 Main Street

**Branch Offices**

426 Main Street  
226 Boston Turnpike, Shrewsbury

Aaron Krock  
*President*

William Roberts  
*Treasurer*

*Directors*

Emanuel Alberts	Barry Krock
P. L. Bell	D. B. Reisner
*J. T. Donohue	A. J. Remillard, Jr.
G. R. Eastman	*William Roberts
Herbert Gold	R. B. Sahagen
Israel Josephs	Edward Segal
J. J. Kressler	J. W. Spillane
*Aaron Krock	Joseph Talamo

*ASSETS*

Banking Department . . \$25,870,589 74  
Trust Department . . 92,131 01

**Guaranty Bank & Trust Company**  
386 Main Street

**Branch Offices**  
**Commercial and Central Streets**  
51 Gold Star Boulevard  
655 Park Avenue  
614 Southbridge Street, Auburn  
330 High Street, Clinton  
97 West Main Street, Dudley  
130 Worcester Street, Grafton  
1205 Main Street, Leicester  
12 Main Street, Leominster  
335 Main Street, Oxford  
**Maple Avenue and Taft Road, Shrewsbury**  
39 Elm Street, Southbridge  
Route 20, Sturbridge  
206 Main Street, Webster  
25 West Main Street, Westboro  
240 West Boylston Street, West Boylston

**W. D. Ireland, Jr.**  
*President*

**E. H. Mason**  
*Treasurer*

**Directors**  
L. J. Adams  
\*W. R. Ballard  
W. D. Bell  
J. T. B. Carmody  
J. N. Engelsted  
R. A. Erickson  
R. J. Forkey  
A. E. Gilman  
\*O. V. Gustafson  
F. L. Harrington, Sr.  
Jacob Hiatt  
E. M. Hicks  
Hudson Hoagland

**\*W. D. Ireland, Jr.**  
F. H. Jackson  
\*John Jeppson  
B. A. King  
A. R. LeMieux  
L. H. Lougee  
Myles Morgan  
M. G. E. Nilsson  
N. R. Olson  
A. W. Smith  
\*C. M. Stanley  
O. B. Wood

	<b>ASSETS</b>	
Banking Department	.	\$150,244,327 32
Trust Department	.	24,687,413 20

*Corporations Subject to Chapter 172A  
of the General Laws*

**CHELSEA**

**Morris Plan Bank and Banking Company**  
of Chelsea  
460 Broadway

**Branch Office**  
**7 Poplar Street, Boston (Roslindale District)**

**G. R. Powers**  
*President*

**L. M. Lawson**  
*Treasurer*

**Directors**  
J. J. Bodell, Jr.  
J. A. Lawless  
R. C. Mansfield

**G. R. Powers**  
G. L. Wheeler

Total Assets	.	.	.	.	\$6,932,259 78
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**LYNN**

**North Shore Bank and Banking Company**  
465 Washington Street

**Branch Office**  
**99 Washington Street, Salem**

**G. R. McElroy**  
*President*

**C. F. Meredith**  
*Treasurer*

**Directors**  
Walter Fredericks  
E. A. Mark  
G. R. McElroy

**M. V. Ragone**  
T. E. Taulbee

Total Assets	.	.	.	.	\$4,830,173 55
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**NEW BEDFORD**

**The New Bedford Morris Plan Company**  
206 Union Street

**Branch Office**  
**15-16 Taunton Green, Taunton**

**R. E. Taber**  
*President*

**B. E. Nisson**  
*Treasurer*

**Directors**  
H. C. Amos  
J. J. Bodell, Jr.

**R. C. Mansfield**  
R. E. Taber

Total Assets	.	.	.	.	\$7,146,150 37
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\*Executive Committee Member.



ABSTRACTS OF THE ANNUAL REPORTS  
OF  
TRUST COMPANIES  
SHOWING  
STATEMENTS OF CONDITION  
OF ALL DEPARTMENTS  
AND  
CERTAIN OTHER INFORMATION RELATIVE TO  
SAVINGS DEPOSITS  
AS OF  
THE CLOSE OF BUSINESS, DECEMBER 31, 1968

ASSETS		ATHOL
		COLONIAL BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Apr. 6, 1955
	Began business	June 23, 1955
1	Cash, clearing and cash items in process of collection	\$39,098 76
2	Balances with banks	868,615 37
3	U. S. Government obligations	440,896 07
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Securities of Federal Agencies and Corporations	236,084 37
7	Corporate stocks	—
8	Federal funds sold and securities purchased under agreements to resell	—
9	Real estate loans	157,300 30
10	Collateral loans	355,646 25
11	Unsecured loans	1,009,036 96
12	Installment loans	378,402 45
13	Overdrafts	13,458 29
14	Banking house, vaults, furniture and fixtures	12,613 34
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	—
18	Interest accrued but not collected	—
19	Other assets	2,046 80
20	Total	\$3,513,198 96
Trust Department		
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY OF BOSTON	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
Nov. 23, 1910 Mar. 6, 1911 \$404,421 55 2,010,652 62 2,741,097 67 3,410,252 26 — 399,812 50 — — 7,113,165 95 934,290 20 2,520,553 06 3,804,950 42 4,209 78 141,891 17 225,000 00 — 2,992 04 83,892 00 26,527 76	Mar. 27, 1914 Aug. 3, 1914 \$597,679 36 1,836,513 65 7,910,189 12 4,375,154 26 60,032 51 — 156,591 48 — 6,617,816 32 2,049,468 36 1,942,272 55 5,625,697 41 6,020 71 250,473 68 149,171 10 — 11,998 79 193,405 96 32,333 39	Nov. 1, 1960 Dec. 14, 1960 \$168,511 85 874,920 99 1,703,895 65 560,000 00 65,000 00 1,398,830 15 — 300,000 00 307,058 06 1,124,413 20 1,405,054 34 1,389,975 36 13,411 83 139,441 59 — 33,571 76 47,331 49 31,398 57	Apr. 13, 1867 June 1, 1875 \$7,433,778 24 13,226,664 07 29,103,525 00 50,851,321 37 — — 2,000,000 00 — 16,739,730 63 15,882,673 46 33,341 73 82,571 75 725,335 17 — 15,014 50 922,797 84 2,031,707 66	Aug. 6, 1965 Mar. 31, 1966 \$799,307 63 6,729,386 04 669,689 43 2,624,011 65 — 3,762,428 25 — 5,000,000 00 884,931 35 4,741,526 38 10,498,505 96 4,352,594 88 54,858 04 175,619 91 — — 27,668 59 134,631 85 5,202 00	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19
\$23,823,708 98	\$31,814,818 65	\$9,562,814 84	\$139,048,461 42	\$40,460,361 96	20
\$1,534,115 38 897,764 70 11,405,247 42 5,387 69 — — 24,161 00 262,302 35 1,367,100 69 6,118 75 30,791 35	\$874,736 21 138,963 82 2,683,605 29 22,000 00 — — 33,356 89 52,022 86 386,331 68 — 37 40	No Trust Department	\$229,059,272 89 145,633,159 19 523,162,798 84 4,767,311 12 4,217,550 05 — 4,082,013 22 15,478,305 49 25,061,690 59 355,343 29 3,439,251 81	No Trust Department	21 22 23 24 25 26 27 28 29 30 31
\$15,532,989 33	\$4,191,054 15		\$955,256,696 49		32

		ATHOL
LIABILITIES		COLONIAL BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$1,233,487 38
2	Time deposits of individuals, partnerships and corporations . . . . .	713,142 64
3	Savings deposits . . . . .	593,911 14
4	Club deposits . . . . .	9,623 00
5	Deposits of U. S. Government . . . . .	41,062 26
6	Deposits of states, counties and municipalities . . . . .	327,508 44
7	Deposits of banks . . . . .	
8	Other deposits (certified, officers' checks, etc.) . . . . .	159,574 60
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	32,341 15
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	5,517 17
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	200,000 00
17	Capital stock Common . . . . .	75,000 00
18	Surplus . . . . .	18,300 00
19	Guaranty fund . . . . .	87,131 18
20	Undivided profits . . . . .	16,600 00
21	Other capital reserves . . . . .	
22	Total . . . . .	\$3,513,198 96
Trust Department		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee <sup>1</sup> . . . . .	
Savings Deposit Information		
30	Date savings department started . . . . .	June 23, 1955
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	May 1-Nov. 1
33	Number of real estate loans . . . . .	25
34	Average real estate loan . . . . .	\$6,292 01
35	Average rate on real estate loans . . . . .	7.61
36	Percentage of real estate loans to savings deposits . . . . .	26.50
Period, December 31, 1967 to December 31, 1968		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$22,488 36
39	Amount of deposits . . . . .	\$261,255 09
40	Amount of withdrawals . . . . .	\$338,655 53
41	Net increase . . . . .	<sup>1</sup> \$54,912 08
42	Number of deposits . . . . .	1,661
43	Number of withdrawals . . . . .	740
44	Number of accounts opened . . . . .	89
45	Number of accounts closed . . . . .	135
46	Net increase in number of accounts . . . . .	146
47	Number of accounts, December 31, 1968 . . . . .	750

<sup>1</sup> Decrease.



ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BAY BANK AND TRUST COMPANY	BARCLAY BANK AND TRUST COMPANY OF BOSTON	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CAPITOL BANK AND TRUST COMPANY	
\$10,265,244 65	\$12,136,788 64	\$4,473,063 32	\$81,065,117 47	\$8,107,719 94	1
1,801,083 22	3,461,139 78	2,090,708 17	200,000 00	5,039,657 77	2
7,627,428 85	8,348,834 35	972,629 76	—	1,249,906 29	3
77,120 00	41,216 00	5,058 00	—	5,895 00	4
198,269 56	299,696 69	189,251 54	580,995 67	130,665 00	5
778,460 13	2,395,338 61	359,146 91	26,117,485 38	20,416,795 31	6
180,848 12	540,594 49	28,913 01	7,416,693 56	1,476,272 89	7
167,651 33	486,067 37	129,095 88	3,232,542 71	1,289,382 28	8
—	—	—	—	—	9
380,967 40	465,244 96	183,421 70	426,891 72	768,643 08	10
167,669 10	232,183 14	54,265 73	129,631 74	119,043 46	11
—	—	—	—	—	12
484,516 17	575,345 63	—	657,681 79	5,603 25	13
—	—	—	—	—	14
—	—	—	—	—	15
275,000 00	1,000,000 00	500,000 00	5,000,000 00	750,000 00	16
425,000 00	750,000 00	350,000 00	7,500,000 00	726,000 00	17
382,000 00	420,300 00	10,088 78	—	5,200 00	18
362,525 08	329,106 70	188,159 95	3,492,567 15	166,577 69	19
249,925 37	332,962 29	29,012 09	228,854 23	203,000 00	20
\$23,823,708 98	\$31,814,818 65	\$9,562,814 84	\$139,048,461 42	\$40,460,361 96	21
\$15,447,753 98	\$3,959,297 41	No Trust Department	\$944,307,919 87	No Trust Department	22
83,793 44	231,756 74	—	10,948,776 62	—	23
1,441 91	—	—	—	—	24
\$15,532,989 33	\$4,191,054 15	—	\$955,256,696 49	—	25
\$1,646,672 34	—	—	\$410,324,290 90	—	26
—	—	—	\$118,890,762 53	—	27
Mar. 31, 1911	Aug. 3, 1914	Dec. 14, 1960	No Savings Department	Mar. 31, 1966	28
Date of Deposit	Date of Deposit	Monthly on 1st	—	Date of Deposit	29
Quarterly on 15th*	Quarterly†	Quarterly on 10th*	—	Quarterly‡	30
—	598	11	—	9	31
\$10,254 96	\$11,066 58	\$27,914 36	—	\$81,659 04	32
6.00	6.07	7.78	—	7.53	33
68.98	79.26	31.56	—	58.79	34
—	—	—	—	—	35
4.00	4.00	4.00	—	4.00	36
\$271,074 02	\$347,746 22	\$25,460 00	—	\$38,332 57	37
\$5,902,308 70	\$6,644,678 86	\$951,897 75	—	\$1,860,067 04	38
\$4,588,601 83	\$6,687,904 53	\$635,262 07	—	\$1,659,136 00	39
\$1,584,780 89	\$304,520 55	\$342,095 68	—	\$239,263 61	40
25,974	36,037	3,084	—	4,242	41
14,486	22,282	1,836	—	3,474	42
1,037	2,627	466	—	651	43
378	1,546	259	—	131	44
659	1,081	207	—	520	45
5,851	11,714	916	—	1,217	46
—	—	—	—	—	47

\* Jan.-Apr.-July-Oct.

† First Monday in Jan.-Apr.-July-Oct.

‡ Mar. 31-June 30-Sept. 30-Dec. 31.

		<b>BOSTON</b>	
<b>ASSETS</b>		<b>CITY BANK &amp; TRUST COMPANY</b>	
<b>Banking Department</b>			
	Incorporated . . . . .	Aug. 6, 1956	
	Began business . . . . .	Feb. 5, 1957	
1	Cash, clearing and cash items in process of collection . . . . .	\$1,098,593 68	
2	Balances with banks . . . . .	4,382,114 93	
3	U. S. Government obligations . . . . .	8,800,675 75	
4	State, county and municipal obligations . . . . .	18,471,482 99	
5	Other bonds, notes and debentures . . . . .	—	
6	Securities of Federal Agencies and Corporations . . . . .	—	
7	Corporate stocks . . . . .	—	
8	Federal funds sold and securities purchased under agreements to resell . . . . .	1,500,000 00	
9	Real estate loans . . . . .	4,053,233 59	
10	Collateral loans . . . . .	4,795,975 75	
11	Unsecured loans . . . . .	17,426,743 03	
12	Installment loans . . . . .	4,039,276 21	
13	Overdrafts . . . . .	—	
14	Banking house, vaults, furniture and fixtures . . . . .	1,381,861 40	
15	Other real estate owned, directly or indirectly . . . . .	—	
16	Customers' liability on acceptances outstanding . . . . .	280,025 80	
17	Prepaid expenses . . . . .	—	
18	Interest accrued but not collected . . . . .	—	
19	Other assets . . . . .	38,006 08	
20	<b>Total . . . . .</b>	<b>\$66,267,989 21</b>	
<b>Trust Department</b>			
21	Government, state and municipal bonds . . . . .	—	
22	Other bonds . . . . .	—	
23	Stocks . . . . .	—	
24	Loans on real estate . . . . .	—	
25	Other loans . . . . .	—	
26	Real estate by foreclosure, etc. . . . .	—	
27	Real estate owned . . . . .	—	
28	Deposits subject to check . . . . .	\$268 08	
29	Other bank deposits . . . . .	18,571 27	
30	Tangible personal property . . . . .	—	
31	Other assets . . . . .	—	
32	<b>Total . . . . .</b>	<b>\$18,839 35</b>	

## BOSTON

FIDUCIARY TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
Mar. 30, 1928	Apr. 15, 1965	May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	
Apr. 15, 1928	Aug. 25, 1965	June 13, 1890	July 1, 1891	Mar. 4, 1895	
\$301,500 00	\$211,177 04	—	\$142,208,343 51	\$4,717,560 87	1
1,143,523 69	1,013,676 96	\$122,584 02	117,114,930 19	5,942,599 09	2
8,987,684 73	2,116,174 25	8,427,979 92	139,837,006 73	10,998,826 86	3
1,902,177 22	375,357 05	2,226,756 80	117,084,713 34	—	4
935,625 00	428,134 34	—	100,000 00	—	5
—	—	—	9,447,814 83	—	6
—	—	300,000 00	4,359,786 34	193,550 00	7
—	500,000 00	—	400,000 00	—	8
—	532,000 00	—	49,052,800 75	2,326,641 90	9
1,481,929 50	2,851,563 23	—	152,520,462 47	8,273,988 27	10
—	4,509,768 84	—	281,777,980 11	25,639,708 90	11
—	624,791 24	—	82,944,788 50	2,476,673 85	12
—	6,730 61	—	4,588,439 80	109,539 92	13
157,217 49	280,710 44	—	15,401,432 65	693,827 37	14
—	—	—	—	—	15
—	—	—	2,677,063 64	26,292 52	16
2,288 39	5,714 40	—	1,513,115 14	32,002 88	17
—	41,046 18	190,372 97	16,925,407 45	172,275 82	18
—	1,500 00	1,202,340 98	6,926,683 90	458,437 66	19
<b>\$14,911,946 02</b>	<b>\$13,498,344 58</b>	<b>\$12,470,034 69</b>	<b>\$1,144,880,769 35</b>	<b>\$62,061,925 91</b>	<b>20</b>
\$65,991,178 00	No Trust Department	\$345,155,932 83	\$206,973,669 03	\$8,076,976 69	21
27,108,857 68		633,749,276 86	147,826,282 66	1,565,749 61	22
184,702,594 89		1,362,766,111 84	493,826,057 43	8,865,098 46	23
463,098 99		102,578,928 73	1,887,069 62	1,630 99	24
373,181 05		63,067,092 19	1,008,736 79	9,000 00	25
—		52,810 28	—	—	26
221,698 98		13,929,830 01	4,056,291 74	—	27
4,258,228 21		16,788,898 70	24,667,840 09	262,206 38	28
1,200,579 57		28,060,113 59	6,202,892 70	650,981 69	29
—		867,454 57	261,662 78	6 00	30
899,940 43		3,423,344 89	5,474,762 44	495,715 97	31
<b>\$285,219,357 80</b>		<b>\$2,570,439,794 49</b>	<b>\$892,185,265 28</b>	<b>\$19,927,365 79</b>	<b>32</b>

		BOSTON
LIABILITIES		CITY BANK & TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$22,283,424 31
2	Time deposits of individuals, partnerships and corporations . . . . .	15,934,154 27
3	Savings deposits . . . . .	10,510,277 62
4	Club deposits . . . . .	—
5	Deposits of U. S. Government . . . . .	1,390,907 75
6	Deposits of states, counties and municipalities . . . . .	8,002,732 43
7	Deposits of banks . . . . .	33,174 49
8	Other deposits (certified, officers' checks, etc.) . . . . .	1,257,399 06
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	280,025 80
11	Income collected not earned . . . . .	463,911 88
12	Accrued for taxes, interest, expenses, etc. . . . .	453,519 79
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	149,043 23
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	1,389,150 00
18	Surplus . . . . .	3,193,143 45
19	Guaranty fund . . . . .	117,706 55
20	Undivided profits . . . . .	64,040 16
21	Other capital reserves . . . . .	745,378 42
22	Total . . . . .	\$66,267,989 21
Trust Department		
23	As trustee, executor, administrator, etc. . . . .	\$18,839 35
24	Income . . . . .	—
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	\$18,839 35
28	As agent, custodian, etc. . . . .	—
29	As corporate agent or trustee . . . . .	—
Savings Deposit Information		
30	Date savings department started . . . . .	Feb. 5, 1957
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	June 30-Dec. 31
33	Number of real estate loans . . . . .	45
34	Average real estate loan . . . . .	\$77,829 85
35	Average rate on real estate loans . . . . .	7.03
36	Percentage of real estate loans to savings deposits . . . . .	33.30
Period, December 31, 1967 to December 31, 1968		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$411,706 87
39	Amount of deposits . . . . .	\$9,390,879 37
40	Amount of withdrawals . . . . .	\$10,375,666 57
41	Net increase . . . . .	<sup>1</sup> \$573,080 33
42	Number of deposits . . . . .	14,033
43	Number of withdrawals . . . . .	5,887
44	Number of accounts opened . . . . .	956
45	Number of accounts closed . . . . .	698
46	Net increase in number of accounts . . . . .	258
47	Number of accounts, December 31, 1968 . . . . .	3,153

<sup>1</sup> Decrease.

## BOSTON

FIDUCIARY TRUST COMPANY	LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	
\$10,727,285 68	\$6,246,553 32	—	\$574,602,708 45	\$38,605,056 54	1
—	2,885,284 04	—	157,794,659 15	7,598,124 76	2
—	863,782 58	—	33,259,616 63	3,268,753 99	3
—	2,378 00	—	172,695 00	—	4
21,889 87	44,018 51	—	5,077,963 31	311,504 44	5
—	1,230,473 61	—	108,995,003 51	927,989 87	6
180,000 00	150,792 26	—	84,344,374 24	531,333 26	7
216 00	531,408 23	—	20,560,387 68	721,722 85	8
—	—	—	2,000,000 00	—	9
—	—	—	2,677,063 64	26,292 52	10
—	116,512 13	—	6,321,663 81	583,272 40	11
109,861 53	39,051 31	\$677,727 76	7,306,639 76	209,426 96	12
—	—	—	19,650,000 00	—	13
3,534 54	—	—	35,212,446 94	747,830 82	14
—	—	—	—	—	15
—	—	—	—	—	16
1,250,000 00	630,000 00	5,000,000 00	20,081,250 00	2,300,000 00	17
1,250,000 00	400,000 00	5,000,000 00	31,918,750 00	3,000,000 00	18
—	6,600 00	—	2,000,000 00	385,000 00	19
1,369,158 40	178,448 33	1,580,697 92	18,220,387 83	1,735,123 69	20
—	173,042 26	211,609 01	14,685,159 40	1,110,493 81	21
<b>\$14,911,946 02</b>	<b>\$13,498,344 58</b>	<b>\$12,470,034 69</b>	<b>\$1,144,880,769 35</b>	<b>\$62,061,925 91</b>	<b>22</b>
\$279,635,018 95	No Trust	\$2,560,357,653 55	\$883,921,562 55	\$19,700,714 85	23
5,584,338 85	Department	10,082,140 94	8,263,702 73	226,650 94	24
—	—	—	—	—	25
—	—	—	—	—	26
<b>\$285,219,357 80</b>		<b>\$2,570,439,794 49</b>	<b>\$892,185,265 28</b>	<b>\$19,927,365 79</b>	<b>27</b>
\$444,409,867 39	—	\$1,492,964,035 41	\$6,092,246,669 70	\$5,388,363 91	28
—	—	\$155,433,108 65	\$206,289,316 00	\$735,452 49	29
No Savings Department	Aug. 25, 1965 Date of Deposit Quar. 3rd Friday*	No Savings Department	Sept. 22, 1925 Date of Deposit Quarterly on 1st†	Apr. 6, 1908 Date of Deposit Quarterly†	30
—	3	—	9	73	31
—	\$177,333 33	—	\$8,480 69	\$31,871 80	32
—	7.49	—	6.12	6.61	33
—	62.00	—	23	71.18	34
—	—	—	—	—	35
—	—	—	—	—	36
—	4.00	—	4.00	4.00	37
—	\$29,590 63	—	\$1,308,412 18	\$128,273 68	38
—	\$1,417,431 56	—	\$55,041,742 00	\$2,921,098 20	39
—	\$1,304,282 30	—	\$54,256,368 86	\$2,959,167 11	40
—	\$142,739 89	—	\$2,093,785 32	\$90,204 77	41
—	2,201	—	170,748	7,297	42
—	1,327	—	123,350	5,168	43
—	216	—	12,477	598	44
—	207	—	8,597	575	45
—	9	—	3,880	23	46
—	622	—	32,436	2,681	47

\* Feb.-May-Aug.-Nov.

† Jan.-Apr.-July-Oct.

‡ Mar. 31-June 30-Sept. 30-Dec. 31.

		BOSTON
ASSETS		UNITY BANK AND TRUST COMPANY
<b>Banking Department</b>		
	Incorporated	June 19, 1968
	Began business	June 24, 1968
1	Cash, clearing and cash items in process of collection	\$158,992 66
2	Balances with banks	530,212 14
3	U. S. Government obligations	1,412,868 83
4	State, county and municipal obligations	
5	Other bonds, notes and debentures	100,000 00
6	Securities of Federal Agencies and Corporations	—
7	Corporate stocks	
8	Federal funds sold and securities purchased under agreements to resell	1,000,000 00
9	Real estate loans	909,750 00
10	Collateral loans	407,227 28
11	Unsecured loans	3,145,127 28
12	Installment loans	387,030 74
13	Overdrafts	34,785 22
14	Banking house, vaults, furniture and fixtures	129,774 79
15	Other real estate owned, directly or indirectly	—
16	Customers' liability on acceptances outstanding	—
17	Prepaid expenses	107,826 45
18	Interest accrued but not collected	25,150 76
19	Other assets	—
20	Total	<b>\$8,348,746 15</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds	No Trust Department
22	Other bonds	
23	Stocks	
24	Loans on real estate	
25	Other loans	
26	Real estate by foreclosure, etc.	
27	Real estate owned	
28	Deposits subject to check	
29	Other bank deposits	
30	Tangible personal property	
31	Other assets	
32	Total	

BROCKTON	BROOKLINE			BURLINGTON	
MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	BURLINGTON BANK AND TRUST COMPANY	
Dec. 2, 1963 Dec. 5, 1963 \$494,357 27 432,886 45 258,819 70 — 48,000 00 1,500,017 04 — 500,000 00 740,400 05 613,595 17 2,430,935 26 2,175,916 54 24,118 39 127,580 48 10,211 93 — 12,827 27 40,643 26 43,312 53	Oct. 13, 1910 Nov. 1, 1910 \$789,858 84 5,778,603 36 4,636,293 75 7,703,308 63 — 12,157 50 — 21,256 44 2,400,000 00 6,033,822 37 3,659,193 41 7,402,122 96 3,434,199 06 19,275 38 412,369 43 — — 98,361 15 191,943 06 65,791 24	Dec. 18, 1934 Jan. 2, 1935 \$22,452,807 30 15,978,269 95 22,676,599 59 40,980,232 43 — 100,812 50 800,000 00 529,250 00 — 41,122,266 23 17,899,805 02 27,100,578 57 34,790,756 14 94,805 86 3,550,324 91 78,546 01 — 39,008 05 1,025,352 38 45,367 56	Jan. 23, 1962 Aug. 1, 1962 \$168,807 05 797,660 97 2,415,581 52 — — — 600,000 00 871,261 65 1,212,927 83 2,820,559 46 688,755 75 37,849 57 213,934 50 — — 11,230 05 21,546 71 40,146 03	Aug. 9, 1967 May 31, 1968 \$48,709 12 1,154,366 61 1,634,841 46 82,150 00 — 101,467 40 — 500,000 00 121,326 61 408,562 18 1,469,315 11 683,506 67 1,567 82 27,327 06 — — 31,780 62 5,156 05 —	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19
\$9,453,621 34	\$42,658,556 58	\$229,264,782 50	\$9,900,261 09	\$6,270,076 71	20
No Trust Department	\$268,301 38 489,159 29 1,535,829 75 — — 4,601 98 80,779 64 153,679 76 — 1,978 05	\$2,696,092 17 3,765,110 80 11,203,721 94 38,528 42 216,071 77 — 167,571 02 568,865 67 1,591,467 38 — 944 00	No Trust Department	No Trust Department	21 22 23 24 25 26 27 28 29 30 31
	\$2,534,329 85	\$20,248,373 17			32

		BOSTON
LIABILITIES		UNITY BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$2,675,839 67
2	Time deposits of individuals, partnerships and corporations . . . . .	647,541 65
3	Savings deposits . . . . .	1,482,143 98
4	Club deposits . . . . .	1,212 00
5	Deposits of U. S. Government . . . . .	882,841 50
6	Deposits of states, counties and municipalities . . . . .	445,000 00
7	Deposits of banks . . . . .	75,000 00
8	Other deposits (certified, officers' checks, etc.) . . . . .	447,340 58
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	99,089 28
11	Income collected not earned . . . . .	—
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	360,216 98
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	600,000 00
17	Capital stock Common . . . . .	300,000 00
18	Surplus . . . . .	1,853 00
19	Guaranty fund . . . . .	315,667 51
20	Undivided profits . . . . .	15,000 00
21	Other capital reserves . . . . .	—
22	Total . . . . .	<b>\$8,348,746 15</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	June 24, 1968
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Apr. 15-Oct. 15
33	Number of real estate loans . . . . .	—
34	Average real estate loan . . . . .	—
35	Average rate on real estate loans . . . . .	—
36	Percentage of real estate loans to savings deposits . . . . .	—
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$5,297 75
39	Amount of deposits . . . . .	\$1,945,224 82
40	Amount of withdrawals . . . . .	\$468,378 59
41	Net increase . . . . .	\$1,482,143 98
42	Number of deposits . . . . .	6,886
43	Number of withdrawals . . . . .	3,441
44	Number of accounts opened . . . . .	3,416
45	Number of accounts closed . . . . .	261
46	Net increase in number of accounts . . . . .	3,155
47	Number of accounts, December 31, 1968 . . . . .	3,155



BROCKTON	BROOKLINE			BURLINGTON	
MASSACHUSETTS BANK AND TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	BURLINGTON BANK AND TRUST COMPANY	
\$2,600,299 02	\$22,881,463 80	\$96,118,042 67	\$5,112,523 58	\$960,719 12	1
1,539,494 21	1,647,000 00	21,810,574 70	1,040,170 47	7,500 00	2
1,015,635 41	8,272,744 79	48,556,294 38	1,374,910 97	1,520,422 31	3
10,700 00	86,908 00	191,168 85	18,555 00	2,185 00	4
338,317 36	201,712 59	1,245,988 22	160,727 84	150,733 99	5
2,931,569 44	2,266,342 60	20,751,451 82	1,053,463 69	2,815,248 57	6
34,619 87	855,460 16	7,288,947 82	103,961 45	3,966 00	7
155,557 89	1,464,149 41	2,641,903 52	155,340 61	84,797 83	8
—	—	—	—	—	9
218,654 67	399,341 45	3,367,058 36	91,420 88	85,700 85	10
49,626 08	231,612 36	1,436,937 21	57,645 59	14,452 08	11
—	—	—	—	—	12
29,155 06	50,648 24	8,025,988 70	—	—	13
—	—	—	—	—	14
—	—	—	—	—	15
319,200 00	1,000,000 00	5,000,000 00	360,000 00	315,000 00	16
159,600 00	1,000,000 00	6,000,000 00	225,000 00	157,500 00	17
7,155 39	500,000 00	2,020,000 00	13,660 35	2,000 00	18
44,036 94	1,296,778 15	2,121,814 12	80,710 60	149,850 96	19
—	504,395 03	2,688,612 13	52,170 06	—	20
\$9,453,621 34	\$42,658,556 58	\$229,264,782 50	\$9,900,261 09	\$6,270,076 71	21
No Trust Department	\$2,517,879 58 16,450 27 —	\$20,058,520 93 85,150 80 — 104,701 44	No Trust Department	No Trust Department	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
Dec. 5, 1963	Mar. 31, 1919	Jan. 2, 1935	Aug. 1, 1962	May 31, 1968	30
Monthly on 1st	Date of Deposit	Date of Deposit	Monthly on 5th	Date of Deposit	31
Quarterly on 1st*	Quarterly†	Quarterly 1st Tues.*	June 15-Dec. 15	Quarterly on 1st†	32
35	150	1,721	24	8	33
\$21,154 29	\$13,292 53	\$22,894 40	\$36,302 57	\$15,165 82	34
5.46	5.92	6.09	6.51	9.00	35
72.90	24.10	84.88	63.36	7.98	36
—	—	—	—	—	37
4.00	4.00	4.00	4.00	4.00	38
\$37,257 36	\$424,307 76	\$1,786,560 14	\$45,365 48	\$16,637 40	39
\$1,511,987 08	\$5,253,251 13	\$57,411,443 91	\$1,434,053 65	\$1,701,257 80	40
\$1,380,944 66	\$4,902,274 56	\$54,157,742 17	\$1,466,949 28	\$197,472 89	41
\$168,299 78	\$775,284 33	\$5,040,261 88	\$12,469 85	\$1,520,422 31	42
9,302	20,863	185,905	8,747	2,201	43
5,499	13,861	109,687	5,603	115	44
764	1,400	17,440	697	632	45
639	1,431	10,599	455	4	46
125	131	6,841	242	628	47
1,742	7,218	44,639	1,732	628	48

\* Jan.-Apr.-July-Oct.

† Mar. 31-June 30-Sept. 30-Dec. 31.

‡ Mar.-June-Sept.-Dec.

¹ Decrease.

		CAMBRIDGE
ASSETS		CAMBRIDGE TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	May 8, 1890
	Began business . . . . .	Nov. 7, 1892
1	Cash, clearing and cash items in process of collection . . . . .	\$701,157 84
2	Balances with banks . . . . .	3,989,161 29
3	U. S. Government obligations . . . . .	7,213,867 51
4	State, county and municipal obligations . . . . .	5,221,008 00
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	7,196,036 47
10	Collateral loans . . . . .	7,404,112 79
11	Unsecured loans . . . . .	6,382,684 73
12	Installment loans . . . . .	1,024,468 55
13	Overdrafts . . . . .	44,608 06
14	Banking house, vaults, furniture and fixtures . . . . .	439,832 70
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	14,498 55
18	Interest accrued but not collected . . . . .	152,203 12
19	Other assets . . . . .	10,774 00
20	<b>Total . . . . .</b>	<b>\$39,794,413 61</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$3,970,208 94
22	Other bonds . . . . .	4,640,042 30
23	Stocks . . . . .	17,976,239 85
24	Loans on real estate . . . . .	260,000 00
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	—
28	Deposits subject to check . . . . .	747,015 11
29	Other bank deposits . . . . .	1,047,364 25
30	Tangible personal property . . . . .	—
31	Other assets . . . . .	106,238 69
32	<b>Total . . . . .</b>	<b>\$28,747,107 14</b>

CAMBRIDGE			CHATHAM	CHELMSFORD	
CHARLESBANK TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
Dec. 15, 1965	July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
June 10, 1966	Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	1
\$135,699 10	\$15,926,877 50	\$207,166 96	\$170,174 47	\$510,102 78	2
1,131,799 98	14,779,164 58	793,086 81	268,482 18	300,518 14	3
2,362,000 00	23,677,366 24	2,148,019 35	2,618,350 00	985,391 13	4
—	57,113,795 72	456,375 23	—	3,380,769 52	5
40,000 00	67,000 00	—	30,000 00	—	6
399,800 00	—	499,179 69	—	559,933 74	7
—	599,302 91	4,000 00	18,437 50	—	8
1,950,000 00	—	—	—	1,000,000 00	9
124,443 95	29,640,538 26	1,603,004 40	913,545 00	808,918 36	10
784,937 47	18,261,271 32	947,465 29	864,355 00	320,049 93	11
2,106,373 15	19,587,284 95	261,014 36	367,413 00	1,042,429 74	12
1,119,992 90	17,672,863 65	985,921 27	45,134 00	1,504,742 37	13
6,829 55	126,149 09	2,975 25	173 64	7,009 26	14
115,836 76	2,460,285 52	114,481 13	44,560 23	113,444 54	15
—	519,089 97	—	—	49,810 51	16
—	—	—	—	—	17
24,892 75	33,088 28	1,133 40	—	3,390 69	18
14,973 91	1,533,459 79	569 58	—	79,660 46	19
17,279 22	414,266 61	2,000 00	4,054 71	15,127 33	20
\$10,334,858 74	\$202,411,804 39	\$8,026,392 72	\$5,344,679 73	\$10,681,298 50	
No Trust Department	\$21,174,542 93	No Trust Department	No Trust Department	No Trust Department	21
	8,621,952 24				22
	50,673,245 31				23
	170,011 39				24
	382,595 74				25
	—				26
	645,111 25				27
	1,760,458 17				28
	1,392,412 86				29
	98,128 76				30
	11,934,694 41				31
	\$96,853,153 06				32

		CAMBRIDGE
LIABILITIES		CAMBRIDGE TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$25,425,838 74
2	Time deposits of individuals, partnerships and corporations . . . . .	370,817 24
3	Savings deposits . . . . .	6,813,651 08
4	Club deposits . . . . .	—
5	Deposits of U. S. Government . . . . .	265,523 66
6	Deposits of states, counties and municipalities . . . . .	445,773 60
7	Deposits of banks . . . . .	2,355,304 79
8	Other deposits (certified, officers' checks, etc.) . . . . .	121,953 03
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	—
12	Accrued for taxes, interest, expenses, etc. . . . .	337,218 22
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	10,793 25
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	600,000 00
17	Capital stock Common . . . . .	600,000 00
18	Surplus . . . . .	500,000 00
19	Guaranty fund . . . . .	1,234,422 74
20	Undivided profits . . . . .	713,117 26
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$39,794,413 61
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$28,455,404 25
24	Income . . . . .	291,702 89
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	\$28,747,107 14
28	As agent, custodian, etc. . . . .	—
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Sept. 1, 1914
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Quarterly on 1st*
33	Number of real estate loans . . . . .	176
34	Average real estate loan . . . . .	\$25,514 65
35	Average rate on real estate loans . . . . .	6.11
36	Percentage of real estate loans to savings deposits . . . . .	66.91
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$241,848 18
39	Amount of deposits . . . . .	\$6,832,449 13
40	Amount of withdrawals . . . . .	\$5,036,627 64
41	Net increase . . . . .	\$2,037,669 67
42	Number of deposits . . . . .	13,295
43	Number of withdrawals . . . . .	9,635
44	Number of accounts opened . . . . .	1,777
45	Number of accounts closed . . . . .	1,078
46	Net increase in number of accounts . . . . .	699
47	Number of accounts, December 31, 1968 . . . . .	4,689

\* Feb.-May-Aug.-Nov.

CAMBRIDGE			CHATHAM	CHELMSFORD	
CHARLESBANK TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	
\$4,239,597 95	\$105,146,841 99	\$3,011,027 77	\$2,733,552 14	\$4,614,220 44	1
1,774,979 57	22,578,802 94	743,623 76	—	125,792 00	2
1,472,359 11	22,660,616 08	2,382,617 68	1,844,856 15	2,851,090 40	3
13,129 00	210,231 00	17,291 00	4,404 00	22,620 00	4
440,013 59	1,031,329 74	230,730 08	5,414 55	437,494 29	5
628,247 82	10,768,404 28	233,061 82	121,380 52	1,221,585 72	6
159,502 43	9,639,964 27	115,726 07	35,460 96	—	7
221,180 99	1,473,271 09	124,526 48	19,614 75	175,569 95	8
—	—	—	—	—	9
153,411 13	1,908,163 24	—	11,028 23	144,979 13	10
66,325 48	1,019,056 64	51,400 00	16,500 00	42,076 76	11
—	1,500,000 00	—	—	—	12
—	6,362,630 09	25,707 04	7,000 00	19,089 43	13
—	—	—	—	—	14
560,000 00	4,400,000 00	200,000 00	50,000 00	262,100 00	15
473,785 00	7,600,000 00	500,000 00	100,000 00	506,236 00	16
6,959 14	840,000 00	150,000 00	83,500 00	31,664 00	17
107,391 90	2,405,697 48	184,908 56	266,989 94	165,163 46	18
17,975 63	2,866,795 55	55,772 46	44,978 49	61,616 92	19
<b>\$10,334,858 74</b>	<b>\$202,411,804 39</b>	<b>\$8,026,392 72</b>	<b>\$5,344,679 73</b>	<b>\$10,681,298 50</b>	<b>22</b>
No Trust Department	\$96,197,274 75 555,878 31 100,000 00	No Trust Department	No Trust Department	No Trust Department	23 24 25 26
	<b>\$96,853,153 06</b>				27
	\$30,268,105 79 521,321 73				28 29
June 10, 1966 Date of Deposit Quar. 2nd Monday†	May 29, 1916 Monthly on 10th Jan. 10–July 10	June 11, 1927 Monthly on 1st June 30–Dec. 31	Jan. 15, 1920 Monthly on 10th Apr. 1–Oct. 1	Jan. 6, 1958 Monthly on 1st Apr. 15–Oct. 15	30 31 32 33 34 35 36
\$20,740 65	\$23,692 11	\$10,564 34	\$8,138 38	\$10,239 47	
5.18	6.30	5.89	5.59	6.59	
8.45	67.02	58.97	47.60	28.37	
4.00	4.00	4.00	4.00	4.00	37
\$54,490 46	\$795,735 43	\$79,737 22	\$64,030 86	\$83,433 44	38
\$2,490,599 45	\$22,568,164 95	\$1,193,747 59	\$199,256 05	\$1,621,109 70	39
\$2,165,754 09	\$21,498,826 48	\$978,925 31	\$88,330 78	\$938,418 91	40
\$379,335 82	\$1,865,073 90	\$294,559 50	\$174,956 13	\$766,124 23	41
8,208	71,081	6,705	4,778	7,020	42
7,860	56,713	3,673	2,585	4,654	43
1,248	7,016	453	291	1,076	44
390	6,237	269	175	1,221	45
858	779	184	116	145	46
1,612	24,390	3,605	1,866	2,171	47

† Mar.–June.–Sept.–Dec.

<sup>1</sup> Decrease.

		CHICOPEE
ASSETS		CHICOPEE BANK AND TRUST COMPANY
Banking Department		
	Incorporated . . . . .	May 9, 1966
	Began business . . . . .	June 1, 1966
1	Cash, clearing and cash items in process of collection . . . . .	\$130,808 63
2	Balances with banks . . . . .	1,012,722 58
3	U. S. Government obligations . . . . .	199,904 38
4	State, county and municipal obligations . . . . .	—
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	340,516 53
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	176,467 61
10	Collateral loans . . . . .	515,129 30
11	Unsecured loans . . . . .	1,068,977 10
12	Installment loans . . . . .	1,397,779 02
13	Overdrafts . . . . .	9,002 39
14	Banking house, vaults, furniture and fixtures . . . . .	36,322 41
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	—
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	3,947 47
20	Total . . . . .	\$4,891,577 42
Trust Department		
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned. . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	Total . . . . .	

EVERETT	FALL RIVER		FALMOUTH	FRAMINGHAM	
INDUSTRIAL BANK AND TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
Aug. 10, 1967	Mar. 16, 1887	Mar. 6, 1919	June 24, 1959	Mar. 9, 1909	
Feb. 16, 1968	July 9, 1888	July 23, 1919	Aug. 7, 1959	Aug. 15, 1910	1
\$290,566 06	\$2,270,623 10	\$4,146,202 08	\$361,453 40	\$1,603,988 02	2
357,471 51	3,176,368 54	2,260,950 95	648,584 30	4,089,379 93	3
195,182 67	4,279,960 95	7,035,913 98	1,161,669 86	10,890,344 82	4
—	3,714,665 56	9,833,958 66	369,747 54	14,673,310 28	5
—	70,000 00	70,000 00	—	20,000 00	6
196,484 38	2,487,890 63	—	96,429 64	—	7
—	218,675 83	108,514 14	—	20,000 00	8
1,000,000 00	500,000 00	—	—	—	9
—	14,258,995 24	19,769,139 59	680,709 38	21,472,760 83	10
969,834 85	3,102,982 38	5,504,894 68	1,240,555 11	5,932,527 76	11
2,978,290 37	3,647,399 44	2,867,353 32	1,156,406 00	5,761,071 09	12
889,091 09	5,156,754 25	3,518,596 20	1,350,545 62	12,077,517 29	13
56,027 39	26,672 58	30,619 68	3,518 64	138,286 24	14
161,341 77	862,992 96	865,052 01	48,594 83	1,510,008 57	15
—	—	—	73,480 22	—	16
160,508 92	—	—	—	—	17
16,710 14	23,343 93	7,211 58	—	61,533 24	18
19,015 16	187,810 27	202,739 60	—	327,079 90	19
9,093 95	300 00	27,543 80	—	71,854 60	20
\$7,299,618 26	\$43,985,435 66	\$56,248,690 27	\$7,191,694 54	\$78,649,662 57	
No Trust Department	\$8,007,396 68	\$73,751 88	No Trust Department	\$177,713 78	21
—	4,339,537 80	238,249 39	—	135,679 59	22
—	82,538,184 86	2,589,120 37	—	5,240,188 65	23
—	61,504 98	—	—	—	24
—	18,607 09	—	—	1,800 00	25
—	—	—	—	—	26
—	981,606 29	5,004 00	—	70,817 75	27
—	694,119 08	3,145 15	—	80,969 36	28
—	1,723,237 31	83,728 52	—	584,575 94	29
—	3,523 60	1,931 00	—	1,197 10	30
—	127,498 34	50 00	—	42,568 28	31
—	\$98,495,216 03	\$2,994,980 31	—	\$6,335,510 45	32

LIABILITIES		CHICOPEE
		CHICOPEE BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$1,777,895 94
2	Time deposits of individuals, partnerships and corporations . . . . .	904,330 18
3	Savings deposits . . . . .	884,733 62
4	Club deposits . . . . .	11,916 00
5	Deposits of U. S. Government . . . . .	75,830 09
6	Deposits of states, counties and municipalities . . . . .	406,301 39
7	Deposits of banks . . . . .	—
8	Other deposits (certified, officers' checks, etc.) . . . . .	134,758 22
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	136,092 98
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	2,500 00
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	250,000 00
17	Capital stock Common . . . . .	125,000 00
18	Surplus . . . . .	3,800 00
19	Guaranty fund . . . . .	139,419 00
20	Undivided profits . . . . .	39,000 00
21	Other capital reserves . . . . .	—
22	<b>Total . . . . .</b>	<b>\$4,891,577 42</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	<b>Total . . . . .</b>	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	June 1, 1966
31	Deposits draw interest from . . . . .	Monthly on 10th
32	Interest is payable . . . . .	June 30-Dec. 31
33	Number of real estate loans . . . . .	7
34	Average real estate loan . . . . .	\$25,209 66
35	Average rate on real estate loans . . . . .	6.70
36	Percentage of real estate loans to savings deposits . . . . .	19.95
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$27,478 01
39	Amount of deposits . . . . .	\$732,743 02
40	Amount of withdrawals . . . . .	\$426,231 99
41	Net increase . . . . .	\$333,989 04
42	Number of deposits . . . . .	2,823
43	Number of withdrawals . . . . .	787
44	Number of accounts opened . . . . .	391
45	Number of accounts closed . . . . .	176
46	Net increase in number of accounts . . . . .	215
47	Number of accounts, December 31, 1968 . . . . .	966



EVERETT	FALL RIVER		FALMOUTH	FRAMINGHAM	
INDUSTRIAL BANK AND TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FALMOUTH BANK AND TRUST COMPANY	FRAMINGHAM TRUST COMPANY	
\$2,481,412 18	\$15,890,276 70	\$18,101,423 08	\$3,532,618 56	\$24,316,238 44	1
2,560,949 27	2,333,156 22	1,709,834 29	685,604 21	7,070,279 75	2
415,303 03	16,527,878 59	27,089,528 04	1,664,352 31	28,413,574 33	3
26,311 05	61,832 00	208,189 00	6,900 00	273,464 35	4
124,187 42	166,712 36	168,654 34	172,645 78	620,700 74	5
215,674 44	1,093,342 59	1,485,761 44	155,988 27	5,336,340 44	6
—	1,049,788 70	655,504 21	125,077 63	741,766 06	7
301,949 48	414,433 56	263,117 47	106,810 86	2,606,854 83	8
—	—	—	—	—	9
160,508 92	—	—	—	—	10
118,116 52	478,975 71	335,877 65	139,294 14	1,040,015 13	11
25,696 56	293,407 48	146,634 18	—	409,130 47	12
—	—	800,000 00	—	—	13
359,566 86	1,496,648 19	756,077 29	—	1,606,819 43	14
—	—	—	—	1,200,000 00	15
300,000 00	1,013,100 00	1,116,500 00	200,000 00	1,875,000 00	16
150,000 00	1,013,100 00	1,015,000 00	220,000 00	1,525,000 00	17
3,500 00	649,400 00	1,006,700 00	21,200 00	817,305 00	18
46,342 53	642,957 41	640,549 74	111,316 93	150,390 73	19
10,100 00	860,426 15	749,339 54	49,885 85	646,782 87	20
\$7,299,618 26	\$43,985,435 66	\$56,248,690 27	\$7,191,694 54	\$78,649,662 57	22
No Trust Department	\$98,253,976 22 241,239 81 —	\$2,994,980 31 — —	No Trust Department	\$6,085,476 70 26,010 93 — 224,022 82	23 24 25 26
	\$98,495,216 03	\$2,994,980 31		\$6,335,510 45	27
	\$9,039,159 15	\$1,236,190 36		\$756,798 62	28 29
Feb. 16, 1968 Monthly on 1st Quarterly*	Oct. 2, 1933 Date of Deposit Quarterly on 15th† 1,292 \$8,723 47 6.00 68.20	Jan. 2, 1920 Monthly on 1st Apr. 15–Oct. 15 2,123 \$9,347 31 5.77 73.25	Aug. 2, 1959 Monthly on 1st Quarterly on 1st‡ 63 \$9,920 94 6.29 37.55	Aug. 15, 1910 Date of Deposit May 1–Nov. 1 958 \$16,411 92 5.86 55.33	30 31 32 33 34 35 36
4.00	4.00	4.00	4.00	4.00	37
\$7,347 15	\$662,678 10	\$938,932 36	\$54,946 45	\$1,078,567 89	38
\$907,483 09	\$8,087,832 41	\$14,496,447 92	\$1,397,877 73	\$26,187,435 50	39
\$499,527 21	\$8,747,592 16	\$13,038,264 73	\$1,263,222 46	\$24,485,882 60	40
\$415,303 03	\$2,918 35	\$2,397,115 55	\$189,601 72	\$2,780,120 79	41
4,289	82,130	183,850	7,775	140,241	42
1,379	29,853	51,533	4,387	89,685	43
1,165	2,720	4,692	682	7,652	44
178	5,438	3,104	479	4,537	45
987	12,718	1,588	203	3,115	46
987	17,958	27,584	1,690	32,215	47

\* Mar. 31–June 30–Sept. 30–Dec. 31.

† Jan.–Apr.–July–Oct.

‡ Feb.–May–Aug.–Nov.

¹ Decrease.

		GLOUCESTER
ASSETS		CAPE ANN BANK & TRUST COMPANY
Banking Department		
	Incorporated . . . . .	Feb. 20, 1891
	Began business . . . . .	Jan. 18, 1892
1	Cash, clearing and cash items in process of collection . . . . .	\$727,256 48
2	Balances with banks . . . . .	2,256,977 94
3	U. S. Government obligations . . . . .	5,172,363 13
4	State, county and municipal obligations . . . . .	3,571,579 27
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	900,000 00
7	Corporate stocks . . . . .	51,751 00
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	7,281,134 40
10	Collateral loans . . . . .	2,477,659 45
11	Unsecured loans . . . . .	3,212,921 50
12	Installment loans . . . . .	2,189,834 67
13	Overdrafts . . . . .	12,830 79
14	Banking house, vaults, furniture and fixtures . . . . .	524,160 37
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	—
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	177,387 76
20	Total . . . . .	\$28,555,856 76
Trust Department		
21	Government, state and municipal bonds . . . . .	\$794,357 90
22	Other bonds . . . . .	1,368,374 74
23	Stocks . . . . .	3,493,142 13
24	Loans on real estate . . . . .	77,024 50
25	Other loans . . . . .	2,375 42
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	103,039 40
28	Deposits subject to check . . . . .	152,542 44
29	Other bank deposits . . . . .	558,043 15
30	Tangible personal property . . . . .	3,111 25
31	Other assets . . . . .	80,399 18
32	Total . . . . .	\$6,632,410 11

GREENFIELD	HAVERHILL	HINGHAM	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	HINGHAM LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	ARLINGTON TRUST COMPANY	
Mar. 30, 1912	Feb. 25, 1963	Mar. 10, 1966	May 24, 1916	Oct. 13, 1910	
July 1, 1912	Nov. 18, 1963	Oct. 10, 1966	July 1, 1916	Oct. 17, 1910	
\$852,516 61	\$137,100 26	\$126,001 89	\$2,655,484 62	\$3,508,588 40	1
3,361,081 20	940,519 03	705,985 18	2,494,751 53	8,798,629 20	2
4,306,781 98	1,215,143 25	600,730 64	4,960,785 24	12,452,718 72	3
1,894,788 33	153,512 95	—	4,694,837 61	16,169,064 91	4
25,000 00	—	—	2,000 00	—	5
100,059 00	—	—	—	—	6
54,000 00	—	—	69,000 00	17,000 00	7
—	—	600,000 00	—	5,000,000 00	8
5,650,846 08	999,821 35	155,539 88	6,167,802 55	45,607,302 53	9
6,324,264 22	651,962 42	679,255 79	3,313,629 99	15,951,336 26	10
3,464,521 44	808,112 83	1,709,802 14	9,949,818 83	20,792,843 91	11
5,371,691 21	936,288 45	671,707 16	2,605,113 14	25,704,446 98	12
—	11,496 40	2,968 03	19,560 25	18,584 23	13
447,644 09	43,839 43	171,117 39	421,530 25	959,104 28	14
—	—	—	—	21,473 20	15
18,381 00	1,605 00	4,837 96	6,019 00	39,165 23	16
4,739 64	—	21,071 85	110,655 10	411,548 05	17
10,000 00	3,346 23	44,525 50	8,264 66	203,532 25	18
<b>\$31,886,314 80</b>	<b>\$5,902,747 60</b>	<b>\$5,493,543 41</b>	<b>\$37,479,252 77</b>	<b>\$155,655,338 15</b>	19
\$3,396,605 78	No Trust Department	No Trust Department	\$243,439 85	\$14,391 14	21
2,670,911 24			513,720 41	924,283 23	22
10,691,367 78			2,582,008 32	3,112,607 38	23
57,852 35			12,500 00	—	24
71,782 52			—	—	25
104,753 00			—	—	26
866,047 24			101,758 30	—	27
2,362,363 76			68,521 36	54,739 03	28
15,381 52			273,546 14	948,283 87	29
201,048 83			90,324 00	271,568 45	30
<b>\$20,438,114 02</b>			<b>\$3,885,818 38</b>	<b>\$5,325,873 10</b>	31
					32

		GLOUCESTER
LIABILITIES		CAPE ANN BANK & TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$9,949,255 21
2	Time deposits of individuals, partnerships and corporations . . . . .	3,324,387 39
3	Savings deposits . . . . .	9,484,828 25
4	Club deposits . . . . .	70,117 00
5	Deposits of U. S. Government . . . . .	49,486 31
6	Deposits of states, counties and municipalities . . . . .	1,670,148 13
7	Deposits of banks . . . . .	423,020 23
8	Other deposits (certified, officers' checks, etc.) . . . . .	350,869 59
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	217,228 09
12	Accrued for taxes, interest, expenses, etc. . . . .	136,500 00
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	276,715 07
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	600,000 00
18	Surplus . . . . .	600,000 00
19	Guaranty fund . . . . .	500,000 00
20	Undivided profits . . . . .	463,824 82
21	Other capital reserves . . . . .	439,476 67
22	Total . . . . .	\$28,555,856 76
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$6,533,755 15
24	Income . . . . .	98,393 49
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	261 47
27	Total . . . . .	\$6,632,410 11
28	As agent, custodian, etc. . . . .	\$3,609,919 36
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 5, 1909
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Apr. 1-Oct. 1
33	Number of real estate loans . . . . .	712
34	Average real estate loan . . . . .	\$8,564 22
35	Average rate on real estate loans . . . . .	6.10
36	Percentage of real estate loans to savings deposits . . . . .	64.28
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$351,084 55
39	Amount of deposits . . . . .	\$5,798,693 20
40	Amount of withdrawals . . . . .	\$6,197,548 07
41	Net increase . . . . .	\$47,770 32
42	Number of deposits . . . . .	46,048
43	Number of withdrawals . . . . .	26,905
44	Number of accounts opened . . . . .	1,835
45	Number of accounts closed . . . . .	1,771
46	Net increase in number of accounts . . . . .	64
47	Number of accounts, December 31, 1968 . . . . .	11,632

<sup>1</sup> Decrease.

GREENFIELD	HAVERHILL	HINGHAM	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	HINGHAM LINCOLN TRUST COMPANY	CAPE COD BANK AND TRUST COMPANY	ARLINGTON TRUST COMPANY	
\$11,647,876 47	\$2,354,976 36	\$2,130,961 58	\$17,481,593 90	\$34,207,345 82	1
2,549,568 56	410,496 86	538,910 93	1,190,014 82	16,214,024 32	2
9,544,087 48	1,841,455 11	626,594 28	9,198,167 67	72,153,778 37	3
29,360 50	18,122 50	5,369 00	45,592 85	675,338 92	4
969,875 46	68,194 64	89,066 10	91,953 22	518,307 42	5
2,075,525 06	578,985 70	777,234 60	2,775,149 07	13,835,107 60	6
659,504 26	13,067 69	224,473 78	1,222,787 12	1,492,401 62	7
522,058 93	43,997 71	58,613 11	1,192,948 98	3,193,543 59	8
—	—	—	—	—	9
401,424 62	71,195 08	73,970 13	360,978 73	2,774,021 78	10
213,703 18	24,180 00	37,300 76	285,017 65	216,554 59	11
—	—	—	—	—	12
134,378 70	—	279,247 06	369,292 56	211,625 41	13
—	—	—	—	1,350,000 00	14
600,000 00	210,000 00	300,000 00	600,000 00	1,562,500 00	15
700,000 00	135,000 00	150,000 00	1,400,000 00	2,762,500 00	16
500,000 00	18,300 00	1,725 15	500,000 00	1,454,113 00	17
896,047 59	84,549 02	175,467 35	466,990 27	503,493 69	18
442,903 99	30,226 93	24,609 58	298,765 93	2,530,622 02	19
\$31,886,314 80	\$5,902,747 60	\$5,493,543 41	\$37,479,252 77	\$155,655,338 15	20
\$20,097,488 00	No Trust	No Trust	\$3,871,516 26	\$5,303,303 48	21
326,044 64	Department	Department	14,302 12	19,169 62	22
14,581 38	—	—	—	3,400 00	23
\$20,438,114 02	—	—	\$3,885,818 38	\$5,325,873 10	24
\$3,987,697 67	—	—	\$786,803 01	\$2,436,436 67	25
—	—	—	—	—	26
July 1, 1912	Nov. 18, 1963	Oct. 10, 1966	July 1, 1916	Jan. 2, 1914	27
Date of Deposit	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	28
Quarterly*	Quarterly on 15th*	Jan. 1—July 1	Quarterly on 1st	Monthly on 1st	29
636	95	11	496	2,590	30
\$8,884 98	\$10,524 44	\$14,139 99	\$12,065 15	\$18,024 25	31
5.47	6.41	5.71	6.39	6.30	32
59.20	54.30	24.82	65.06	64.70	33
4.00	4.00	4.00	4.00	4.00	34
\$379,373 34	\$65,626 09	\$15,654 16	\$391,325 72	\$2,924,000 07	35
\$4,285,830 81	\$1,394,363 77	\$1,078,050 87	\$7,297,033 17	\$40,243,523 90	36
\$3,891,903 26	\$1,318,692 29	\$910,172 47	\$6,552,160 90	\$34,889,660 71	37
\$773,300 89	\$141,297 57	\$183,532 56	\$1,136,197 99	\$8,277,863 26	38
18,191	13,067	3,120	29,827	196,163	39
9,782	5,481	2,340	17,841	99,947	40
1,132	125	461	2,138	11,977	41
1,054	287	167	1,897	7,563	42
78	1162	294	241	4,414	43
6,575	2,336	1,026	9,090	46,033	44

\* Jan.—Apr.—July—Oct.

1 Decrease.

		LEXINGTON
ASSETS		LEXINGTON TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Jan. 8, 1914
	Began business . . . . .	Apr. 21, 1914
1	Cash, clearing and cash items in process of collection . . . . .	\$1,272,847 05
2	Balances with banks . . . . .	1,780,969 84
3	U. S. Government obligations . . . . .	3,638,809 25
4	State, county and municipal obligations . . . . .	5,807,927 76
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	20,060 00
8	Federal funds sold and securities purchased under agreements to resell . . . . .	1,172,472 92
9	Real estate loans . . . . .	5,636,945 43
10	Collateral loans . . . . .	3,214,634 63
11	Unsecured loans . . . . .	1,532,886 90
12	Installment loans . . . . .	3,784,997 58
13	Overdrafts . . . . .	4,994 08
14	Banking house, vaults, furniture and fixtures . . . . .	594,033 39
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	12,122 50
18	Interest accrued but not collected . . . . .	148,672 70
19	Other assets . . . . .	21,072 08
20	Total . . . . .	<b>\$28,643,446 11</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned. . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	Total . . . . .	

LYNN	MALDEN	MARBLEHEAD	MEDFORD	MIDDLE-BOROUGH	
ESSEX COUNTY BANK AND TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	
July 18, 1904 Aug. 19, 1904 \$3,111,472 21 5,463,660 39 10,826,512 71 9,087,706 21 231,978 50  612,351 16 2,500,000 00 19,199,919 26 6,033,376 42 8,603,317 08 13,910,281 41 202,683 07 705,478 73 — — 3,010 65 227,444 58 273,823 81	June 3, 1896 Dec. 1, 1896 \$1,396,195 56 6,711,444 76 4,520,827 78 — 10,000 00 — 134,311 96 3,700,000 00 444,758 23 7,277,283 17 12,869,977 46 3,065,051 65 366,001 00 500,603 99 — — 29,009 43 91,548 37 1,412,372 38	Jan. 18, 1965 May 17, 1965 \$100,626 97 632,953 37 199,781 25 — 5,000 00 899,726 56 — — 321,452 42 1,354,501 89 1,488,196 87 2,287,633 69 28,823 47 263,071 62 — — 11,826 25 35,737 31 —	Oct. 20, 1953 Feb. 16, 1954 \$700,043 44 992,581 93 1,150,000 00 600,000 00 — 2,000,000 00 — 400,000 00 1,907,653 81 1,376,786 43 2,719,160 84 985,630 71 3,866 23 212,232 92 23,252 45 — — — — 20,071 43	May 18, 1916 July 1, 1916 \$692,418 36 891,347 24 3,537,292 19 1,261,163 65 77,426 00 25,000 00 3,000 00 — 3,415,922 42 886,315 75 1,638,990 98 3,073,163 41 2,534 70 80,900 00 — — — — 9,281 92	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19
<b>\$80,993,016 19</b>	<b>\$42,529,385 74</b>	<b>\$7,629,331 67</b>	<b>\$13,091,280 19</b>	<b>\$15,594,756 62</b>	<b>20</b>
\$1,405,101 57 567,021 74 4,079,453 69 90,000 00 — 239,250 00 234,147 35 534,242 97 — 1,126 00	\$2,463,741 00 3,819,151 12 14,149,792 94 28,543 37 143,730 52 — 228,208 23 1,351,754 78 758,613 57 176,196 68 374,815 22	No Trust Department	No Trust Department	\$89,357 95 188,196 95 822,777 54 7,760 71 400 00 — 32,625 00 46,064 86 76,224 88 5 00 6 00	21 22 23 24 25 26 27 28 29 30 31
<b>\$7,150,343 32</b>	<b>\$23,494,547 43</b>			<b>\$1,263,418 89</b>	<b>32</b>

		LEXINGTON
LIABILITIES		LEXINGTON TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$14,808,602 94
2	Time deposits of individuals, partnerships and corporations . . . . .	451,916 50
3	Savings deposits . . . . .	5,919,999 41
4	Club deposits . . . . .	81,560 50
5	Deposits of U. S. Government . . . . .	479,858 51
6	Deposits of states, counties and municipalities . . . . .	2,936,976 28
7	Deposits of banks . . . . .	156,637 46
8	Other deposits (certified, officers' checks, etc.) . . . . .	734,481 92
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	274,102 33
11	Income collected not earned . . . . .	131,844 20
12	Accrued for taxes, interest, expenses, etc. . . . .	—
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	156,312 69
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	500,000 00
17	Capital stock Common . . . . .	1,000,000 00
18	Surplus . . . . .	300,000 00
19	Guaranty fund . . . . .	450,474 63
20	Undivided profits . . . . .	260,678 74
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$28,643,446 11
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Apr. 21, 1914
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	June 30-Dec. 31
33	Number of real estate loans . . . . .	214
34	Average real estate loan . . . . .	\$15,935 14
35	Average rate on real estate loans . . . . .	5.37
36	Percentage of real estate loans to savings deposits . . . . .	57.60
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$176,779 78
39	Amount of deposits . . . . .	\$5,687,983 71
40	Amount of withdrawals . . . . .	\$4,642,189 23
41	Net increase . . . . .	\$1,222,574 26
42	Number of deposits . . . . .	47,023
43	Number of withdrawals . . . . .	17,399
44	Number of accounts opened . . . . .	2,514
45	Number of accounts closed . . . . .	1,745
46	Net increase in number of accounts . . . . .	769
47	Number of accounts, December 31, 1968 . . . . .	7,923



LYNN	MALDEN	MARBLEHEAD	MEDFORD	MIDDLE-BOROUGH	
ESSEX COUNTY BANK AND TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	DEPOSITORS TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	
\$35,317,543 99	\$30,579,021 04	\$2,784,034 60	\$5,715,061 04	\$5,730,557 26	1
1,426,868 89	190,000 00	1,672,712 43	1,334,402 62	—	2
27,950,687 71	914,258 34	1,289,787 42	3,401,906 38	6,596,663 49	3
230,556 25	149,926 00	41,997 00	38,867 00	51,669 00	4
504,972 88	370,639 24	137,803 71	112,943 07	213,579 54	5
2,724,087 13	597,514 75	321,230 20	1,004,798 46	1,159,849 50	6
1,813,766 99	656,043 66	140,000 00	101,303 09	252,886 57	7
2,742,139 19	3,360,526 52	69,378 88	155,710 39	125,661 72	8
—	—	—	—	—	9
1,509,409 00	387,960 28	237,232 61	134,301 40	200,000 00	10
274,252 27	192,420 41	34,713 08	166,227 85	—	11
—	—	—	—	—	12
669,097 38	1,743,378 80	—	40,710 43	72,502 66	13
—	—	—	—	—	14
1,158,000 00	660,000 00	500,000 00	396,000 00	300,000 00	15
1,700,000 00	1,300,000 00	270,000 00	237,600 00	300,000 00	16
512,995 05	200,000 00	6,800 00	49,877 16	335,000 00	17
1,221,224 42	550,263 80	122,641 74	131,731 65	156,386 88	18
1,237,415 04	677,432 90	1,000 00	69,839 65	100,000 00	19
<b>\$80,993,016 19</b>	<b>\$42,529,385 74</b>	<b>\$7,629,331 67</b>	<b>\$13,091,280 19</b>	<b>\$15,594,756 62</b>	20
—	—	—	—	—	21
\$7,026,017 87	\$23,135,385 12	No Trust Department	No Trust Department	\$1,241,734 28	22
84,022 45	332,600 06	—	—	21,684 61	23
40,303 00	26,562 25	—	—	—	24
<b>\$7,150,343 32</b>	<b>\$23,494,547 43</b>	—	—	<b>\$1,263,418 89</b>	25
—	—	—	—	—	26
\$1,366,163 54	\$6,063,110 81	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
Dec. 1, 1933	Sept. 23, 1923	May 17, 1965	Feb. 16, 1954	July 1, 1916	30
Monthly on 1st*	Jan. 1-Dec. 31	Date of Deposit	Monthly on 1st	Monthly on 1st	31
Quarterly on 1st*†	Jan. 15-July 15	Quarterly on 1st*	Jan. 15-July 15	Jan. 10-July 10	32
1,202	94	8	118	480	33
\$12,128 19	\$4,731 47	\$40,181 55	\$16,166 56	\$7,116 51	34
5.59	5.48	6.25	6.21	5.84	35
52.15	48.60	24.92	56.07	51.78	36
4.00	1.00	4.00	4.00	4.00	37
\$945,349 21	\$8,398 21	\$54,084 37	\$101,207 79	\$239,364 27	38
\$25,470,165 39	\$497,184 63	\$1,654,836 55	\$2,985,433 47	\$3,012,525 48	39
\$17,548,127 57	\$578,360 11	\$1,317,848 07	\$2,615,789 44	\$3,173,665 87	40
\$8,867,387 03	\$72,777 27	\$391,072 85	\$470,851 82	\$78,223 88	41
123,211	4,509	10,063	16,699	21,367	42
74,716	2,532	4,857	14,208	13,308	43
8,020	180	826	1,014	951	44
4,340	341	398	863	748	45
3,680	1161	428	151	203	46
30,519	3,017	2,008	4,950	6,651	47

\* Jan.-Apr.-July-Oct.

† No Passbook — Monthly.

1 Decrease.

ASSETS		MILTON
		MILTON BANK AND TRUST COMPANY
Banking Department		
	Incorporated . . . . .	Nov. 14, 1958
	Began business . . . . .	Mar. 12, 1959
1	Cash, clearing and cash items in process of collection . . . . .	\$144,353 46
2	Balances with banks . . . . .	913,634 30
3	U. S. Government obligations . . . . .	1,243,726 56
4	State, county and municipal obligations . . . . .	—
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	100,000 00
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	500,000 00
9	Real estate loans . . . . .	1,075,847 02
10	Collateral loans . . . . .	714,903 42
11	Unsecured loans . . . . .	1,329,732 96
12	Installment loans . . . . .	598,240 33
13	Overdrafts . . . . .	18,138 78
14	Banking house, vaults, furniture and fixtures . . . . .	186,903 99
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	15,495 06
18	Interest accrued but not collected . . . . .	18,062 33
19	Other assets . . . . .	6,466 55
20	Total . . . . .	\$6,865,504 76
Trust Department		
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned. . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	Total . . . . .	

NATICK	NEWTON	PEABODY	PITTSFIELD	QUINCY	
NATICK TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	HANCOCK BANK AND TRUST COMPANY	
Aug. 20, 1916	July 15, 1959	Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	
Sept. 5, 1916	Nov. 2, 1959	June 26, 1959	July 11, 1895	Dec. 15, 1915	1
\$660,064 85	\$318,431 56	\$517,231 77	\$2,343,600 47	\$5,946,192 87	2
1,721,620 46	4,097,866 41	364,487 26	1,720,736 78	3,060,524 74	3
4,502,770 60	1,637,254 34	1,444,726 86	7,948,918 17	10,366,735 03	4
1,262,946 20	4,187,382 61	—	7,096,179 00	6,691,782 60	5
—	320,547 28	—	25,000 00	—	6
—	899,781 28	50,000 00	4,312,838 86	492,482 36	7
59,871 92	—	—	8,000 00	105,000 00	8
—	1,500,000 00	—	700,000 00	1,900,000 00	9
2,610,587 84	3,106,697 83	335,897 79	9,822,567 87	8,823,485 31	10
2,059,318 80	2,830,068 15	351,021 84	8,061,411 70	7,453,041 25	11
1,353,715 52	6,977,387 39	1,074,151 41	6,664,290 19	5,195,900 34	12
3,938,509 54	3,884,361 23	2,129,446 65	6,560,345 81	8,588,939 52	13
11,069 06	100,750 45	24,624 82	42,252 14	28,292 59	14
124,584 02	201,868 94	242,664 22	620,730 03	674,644 43	15
—	—	—	5,819 60	—	16
—	—	—	—	—	17
545 24	3,532 58	678 00	91,649 26	127,370 82	18
—	88,030 72	—	331,832 74	188,226 34	19
—	22,315 23	157 00	36,920 20	75,632 68	20
<b>\$13,305,604 05</b>	<b>\$30,176,276 00</b>	<b>\$6,535,087 62</b>	<b>\$56,393,092 82</b>	<b>\$59,718,250 88</b>	
No Trust Department	No Trust Department	No Trust Department	\$3,456,234 96	No Trust Department	21
			1,929,430 73		22
			8,594,983 56		23
			18,096 55		24
			—		25
			—		26
			128,116 35		27
			344,611 38		28
			1,546,212 37		29
			—		30
			22,174 35		31
			<b>\$16,039,860 25</b>		32

		MILTON
LIABILITIES		MILTON BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$3,258,244 67
2	Time deposits of individuals, partnerships and corporations . . . . .	220,450 00
3	Savings deposits . . . . .	1,486,175 18
4	Club deposits . . . . .	7,555 00
5	Deposits of U. S. Government . . . . .	184,974 34
6	Deposits of states, counties and municipalities . . . . .	705,908 20
7	Deposits of banks . . . . .	109,654 49
8	Other deposits (certified, officers' checks, etc.) . . . . .	123,534 40
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	47,458 63
12	Accrued for taxes, interest, expenses, etc. . . . .	27,694 18
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	25,781 25
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	312,500 00
17	Capital stock Common . . . . .	218,294 26
18	Surplus . . . . .	25,543 68
19	Guaranty fund . . . . .	52,804 22
20	Undivided profits . . . . .	58,932 26
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$6,865,504 76
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	May 12, 1959
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 1—July 1
33	Number of real estate loans . . . . .	72
34	Average real estate loan . . . . .	\$12,364 05
35	Average rate on real estate loans . . . . .	5.92
36	Percentage of real estate loans to savings deposits . . . . .	59.90
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$47,996 06
39	Amount of deposits . . . . .	\$1,171,715 81
40	Amount of withdrawals . . . . .	\$1,048,184 94
41	Net increase . . . . .	\$171,526 93
42	Number of deposits . . . . .	8,151
43	Number of withdrawals . . . . .	10,801
44	Number of accounts opened . . . . .	619
45	Number of accounts closed . . . . .	404
46	Net increase in number of accounts . . . . .	215
47	Number of accounts, December 31, 1968 . . . . .	2,027

NATICK	NEWTON	PEABODY	PITTSFIELD	QUINCY	
NATICK TRUST COMPANY	GARDEN CITY TRUST COMPANY	CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	HANCOCK BANK AND TRUST COMPANY	
\$8,234,755 88	\$12,569,592 70	\$2,586,768 54	\$20,643,878 70	\$30,178,865 55	1
—	7,282,730 35	500,041 94	9,756,099 89	596,333 70	2
3,447,973 41	3,157,037 17	1,498,961 07	15,783,745 89	12,553,348 75	3
86,903 00	25,071 50	13,282 00	223,301 06	301,059 45	4
492,585 18	261,332 34	140,989 23	245,586 55	270,212 71	5
1,347,694 08	2,173,994 65	531,995 44	2,782,195 82	4,552,900 69	6
1,622,986 51	427,422 30	255,675 59	661,627 42	1,171,838 99	7
461,125 19	524,040 50	133,411 10	1,034,342 78	1,141,893 45	8
—	—	—	—	—	9
428,215 62	642,862 61	143,674 65	615,569 76	788,340 66	10
100,457 80	165,707 19	13,145 54	170,790 74	98,848 02	11
—	—	—	—	—	12
24,000 00	744,296 18	—	352 44	3,208,292 14	13
—	—	—	—	—	14
400,000 00	712,950 00	309,000 00	955,500 00	1,399,740 00	15
600,000 00	953,968 00	309,000 00	1,750,000 00	1,400,260 00	16
202,900 00	46,032 00	18,118 50	498,450 00	700,000 00	17
664,990 48	138,876 40	20,797 52	789,406 07	736,549 97	18
191,016 90	350,362 11	60,226 50	482,245 70	619,766 80	19
\$18,305,604 05	\$30,176,276 00	\$6,535,087 62	\$56,393,092 82	\$59,718,250 88	20
—	—	—	—	—	21
No Trust Department	No Trust Department	No Trust Department	\$15,885,181 06 154,679 19 —	No Trust Department	22
—	—	—	—	—	23
—	—	—	—	—	24
—	—	—	—	—	25
—	—	—	—	—	26
—	—	—	\$16,039,860 25	—	27
—	—	—	—	—	28
—	—	—	\$9,745,608 20	—	29
Sept. 5, 1916	Nov. 2, 1959	June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	30
Monthly on 1st	Monthly on 5th	Monthly on 1st	Date of Deposit	Monthly on 1st	31
Mar. 10–Sept. 10	Quarterly on 15th*	Jan. 10–July 10	Quarterly†	Quarterly on 15th†	32
276	74	21	582	584	33
\$8,028 75	\$41,982 40	\$15,987 57	\$12,553 19	\$15,108 70	34
5.74	6.90	7.75	6.06	6.09	35
65.70	98.40	22.40	46.29	70.28	36
—	—	—	—	—	37
3.00	4.00	4.00	4.00	3.00	38
\$93,708 98	\$106,730 41	\$41,640 01	\$588,171 54	\$442,458 48	39
\$2,260,016 98	\$3,359,341 95	\$1,360,665 43	\$13,923,140 26	\$9,466,200 33	40
\$2,359,105 01	\$3,331,210 87	\$1,127,321 69	\$12,580,653 67	\$9,368,278 48	41
1\$5,379 05	\$134,861 49	\$274,983 75	\$1,930,658 13	\$540,380 33	42
18,414	4,472	10,137	78,447	87,852	43
10,484	3,831	4,186	33,978	45,611	44
1,180	526	720	3,827	6,192	45
990	249	440	2,374	4,688	46
190	277	280	1,453	1,504	47
5,831	4,338	2,811	14,606	22,517	48

\* Mar.–June.–Sept.–Dec.

† Mar. 31–June 30–Sept. 30–Dec. 31.

‡ Jan.–Apr.–July–Oct.

1 Decrease.

		ROCKLAND
ASSETS		ROCKLAND TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Sept. 10, 1907
	Began business . . . . .	Sept. 30, 1907
1	Cash, clearing and cash items in process of collection . . . . .	\$1,806,993 43
2	Balances with banks . . . . .	5,445,242 97
3	U. S. Government obligations . . . . .	9,133,901 98
4	State, county and municipal obligations . . . . .	1,159,823 27
5	Other bonds, notes and debentures . . . . .	—
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	18,515 01
8	Federal funds sold and securities purchased under agreements to resell . . . . .	500,000 00
9	Real estate loans . . . . .	2,643,493 88
10	Collateral loans . . . . .	6,964,690 21
11	Unsecured loans . . . . .	7,061,008 56
12	Installment loans . . . . .	17,158,005 61
13	Overdrafts . . . . .	75,286 14
14	Banking house, vaults, furniture and fixtures . . . . .	941,783 78
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	73,313 30
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	114,773 88
20	Total . . . . .	<b>\$53,096,832 02</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$890,240 02
22	Other bonds . . . . .	2,108,139 94
23	Stocks . . . . .	3,762,023 38
24	Loans on real estate . . . . .	100,236 13
25	Other loans . . . . .	58,767 00
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	184,300 00
28	Deposits subject to check . . . . .	25,336 61
29	Other bank deposits . . . . .	1,330,503 26
30	Tangible personal property . . . . .	11,144 53
31	Other assets . . . . .	39,719 71
32	Total . . . . .	<b>\$8,510,410 58</b>

SALEM	SAUGUS	SOMERSET	SPRINGFIELD		
NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	VALLEY BANK AND TRUST COMPANY	
Oct. 9, 1909	Apr. 13, 1928	Apr. 17, 1959	June 18, 1885	Jan. 5, 1906	
Oct. 12, 1909	June 15, 1928	Sept. 30, 1959	June 1, 1886	Jan. 6, 1906	
\$4,875,587 78	\$659,144 77	\$214,478 35	\$14,614,057 45	\$17,043,689 35	1
3,936,235 32	898,067 01	547,887 52	5,032,128 87	4,683,868 87	2
4,357,226 82	3,421,570 55	1,209,873 26	11,599,507 64	24,553,383 94	3
1,832,453 56	1,102,346 40	601,944 70	14,468,187 58	44,156,913 03	4
459,423 02	10,001 00	—	20,000 00	30,000 00	5
—	—	334,895 31	1,200,199 22	—	6
78,759 67	9,559 13	19,399 26	198,550 00	504,151 00	7
1,400,000 00	—	—	300,000 00	—	8
4,153,210 11	4,077,559 90	1,795,229 32	11,913,532 52	14,266,192 05	9
5,527,482 59	489,321 82	912,700 11	17,606,952 85	11,381,613 46	10
8,857,253 25	1,572,016 94	237,995 53	22,519,756 99	29,399,184 30	11
3,811,832 17	1,958,960 19	773,394 62	13,467,948 00	40,542,463 86	12
26,765 71	1,230 52	1,173 49	134,888 83	21,074 18	13
240,000 00	172,236 87	55,601 32	2,616,702 89	2,960,539 96	14
—	—	—	49,188 34	218,199 71	15
—	—	—	—	—	16
—	—	7,625 25	49,656 55	27,286 76	17
—	—	1,747 71	387,963 20	968,275 17	18
532 48	—	3 00	92,246 70	512,960 19	19
<b>\$39,556,762 48</b>	<b>\$14,372,015 10</b>	<b>\$6,713,948 75</b>	<b>\$116,271,467 63</b>	<b>\$191,269,795 83</b>	<b>20</b>
\$5,968,267 50	No Trust Department	No Trust Department	\$17,933,953 43	\$21,954,927 87	21
2,327,615 89			18,682,352 66	10,274,413 54	22
9,905,957 83			86,225,166 98	50,443,061 38	23
—			1,960,820 69	34,040 83	24
—			106,868 67	437,489 11	25
—			—	—	26
238,014 28			304,501 08	252,315 27	27
287,266 71			1,779,334 83	957,198 62	28
1,369,406 23			4,189,538 43	3,699,314 41	29
145,028 33			19,023 86	16,398 71	30
—			386,932 11	105,052 59	31
<b>\$20,241,556 77</b>			<b>\$131,588,492 74</b>	<b>\$88,174,212 33</b>	<b>32</b>

## LIABILITIES

## ROCKLAND

ROCKLAND  
TRUST  
COMPANY

## Banking Department

1	Demand deposits of individuals, partnerships and corporations . . . . .	\$24,426,720 28
2	Time deposits of individuals, partnerships and corporations . . . . .	2,764,870 06
3	Savings deposits . . . . .	6,748,873 28
4	Club deposits . . . . .	56,856 50
5	Deposits of U. S. Government . . . . .	269,118 79
6	Deposits of states, counties and municipalities . . . . .	9,402,020 97
7	Deposits of banks . . . . .	2,013,939 67
8	Other deposits (certified, officers' checks, etc.) . . . . .	2,433,888 27
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	975,000 00
12	Accrued for taxes, interest, expenses, etc. . . . .	178,636 43
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	73,486 03
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	700,000 00
17	Capital stock Common . . . . .	1,300,000 00
18	Surplus . . . . .	400,000 00
19	Guaranty fund . . . . .	610,467 15
20	Undivided profits . . . . .	742,954 59
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$53,096,832 02

## Trust Department

23	As trustee, executor, administrator, etc. . . . .	\$8,345,347 82
24	Income . . . . .	160,062 76
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	5,000 00
27	Total . . . . .	\$8,510,410 58
28	As agent, custodian, etc. . . . .	\$632,507 39
29	As corporate agent or trustee . . . . .	—

## Savings Deposit Information

30	Date savings department started . . . . .	Mar. 28, 1912
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	June 9-Dec. 8
33	Number of real estate loans . . . . .	353
34	Average real estate loan . . . . .	\$7,058 18
35	Average rate on real estate loans . . . . .	6.23
36	Percentage of real estate loans to savings deposits . . . . .	36.92

## Period, December 31, 1967 to December 31, 1968

37	Rate of interest paid . . . . .	3.50
38	Amount of interest paid . . . . .	\$216,419 96
39	Amount of deposits . . . . .	\$6,435,415 90
40	Amount of withdrawals . . . . .	\$6,131,768 21
41	Net increase . . . . .	\$520,067 65
42	Number of deposits . . . . .	41,049
43	Number of withdrawals . . . . .	27,632
44	Number of accounts opened . . . . .	4,345
45	Number of accounts closed . . . . .	2,971
46	Net increase in number of accounts . . . . .	1,374
47	Number of accounts, December 31, 1968 . . . . .	14,150



SALEM	SAUGUS	SOMERSET	SPRINGFIELD		
NAUMKEAG TRUST COMPANY	SAUGUS BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAMPDEN COUNTY	VALLEY BANK AND TRUST COMPANY	
\$19,507,464 20	\$4,323,287 85	\$2,308,541 62	\$60,336,553 41	\$89,791,137 50	1
3,088,087 21	1,007,243 95	67,057 08	8,199,205 09	5,610,792 13	2
6,337,293 54	6,048,042 82	2,365,059 39	23,928,883 89	51,103,030 03	3
	48,728 50	15,179 00	181,574 00	292,723 50	4
126,570 56	249,098 31	200,754 01	1,000,658 97	1,013,695 38	5
1,514,592 52	948,046 21	480,074 91	4,467,889 31	8,932,662 31	6
2,414,249 93	143,186 57	372,591 98	1,928,737 84	2,546,017 33	7
700,177 53	191,809 78	98,744 52	3,159,580 09	7,021,588 86	8
—	—	—	—	2,500,000 00	9
438,154 70	244,248 95	64,464 41	1,419,758 70	3,813,350 02	10
18,221 64	—	45,716 12	431,762 43	661,673 58	11
	—	—	—	—	12
1,796,016 33	228,420 97	72,594 07	404,612 58	1,057,881 02	13
—	—	—	—	—	14
200,000 00	—	—	—	—	15
330,000 00	175,000 00	210,000 00	2,750,000 00	2,925,000 00	16
1,200,000 00	325,000 00	200,000 00	3,000,000 00	8,075,000 00	17
400,000 00	179,200 00	30,000 00	882,213 00	835,864 14	18
617,587 57	126,601 19	109,517 85	2,656,074 13	2,376,258 87	19
868,346 75	133,500 00	73,653 79	1,523,964 19	2,713,121 16	20
\$39,556,762 48	\$14,372,015 10	\$6,713,948 75	\$116,271,467 63	\$191,269,795 83	21
					22
\$20,077,607 68	No Trust Department	No Trust Department	\$130,377,375 10	\$86,257,006 53	23
163,949 09			1,204,757 01	1,156,234 75	24
—			6,360 63	760,971 05	25
\$20,241,556 77			\$131,588,492 74	\$88,174,212 33	26
\$30,441,857 83			\$37,321,695 60	\$25,501,093 42	27
—			—	\$278,897 47	28
					29
Mar. 27, 1919	June 15, 1928	Sept. 30, 1959	Jan. 2, 1948	Jan. 22, 1947	30
Monthly on 1st	Monthly on 1st	Monthly on 5th	Date of Deposit	Date of Deposit	31
Quarterly on 1st*	Quarterly on 1st†	Jan. 15–July 15	Quarterly on 1st†	Quarterly†	32
234	336	147	487	617	33
\$14,495 71	\$11,985 36	\$10,525 74	\$11,958 68	\$10,931 74	34
5.80	5.80	6.03	5.60	5.59	35
53.52	66.50	65.40	24.34	13.20	36
					37
4.00	4.00	4.00	4.00	4.00	38
\$245,071 76	\$214,776 01	\$78,160 91	\$934,918 35	\$1,919,500 49	39
\$2,731,417 23	\$4,681,280 06	\$1,365,249 91	\$22,093,996 77	\$45,803,265 77	40
\$3,065,594 85	\$4,422,999 77	\$1,228,236 57	\$21,496,873 14	\$42,537,411 86	41
\$89,105 86	\$473,056 30	\$215,174 25	\$1,532,041 98	\$5,185,354 40	42
16,540	33,365	8,916	96,127	219,637	43
10,000	21,441	3,846	45,537	128,422	44
977	1,623	386	5,471	13,669	45
851	1,390	269	4,509	8,559	46
126	233	117	962	5,110	47
4,812	9,461	2,093	22,073	50,028	

\* Feb.–May–Aug.–Nov.

† Jan.–Apr.–July–Oct.

‡ Mar. 31–June 30–Sept. 30–Dec. 31.

1 Decrease.

		TAUNTON
ASSETS		BRISTOL COUNTY TRUST COMPANY
Banking Department		
	Incorporated . . . . .	Feb. 16, 1917
	Began business . . . . .	Mar. 19, 1917
1	Cash, clearing and cash items in process of collection . . . . .	\$2,770,158 70
2	Balances with banks . . . . .	2,093,751 12
3	U. S. Government obligations . . . . .	3,224,865 39
4	State, county and municipal obligations . . . . .	5,351,014 29
5	Other bonds, notes and debentures . . . . .	15,000 00
6	Securities of Federal Agencies and Corporations . . . . .	99,750 00
7	Corporate stocks . . . . .	48,900 00
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	4,338,289 49
10	Collateral loans . . . . .	3,119,263 24
11	Unsecured loans . . . . .	8,127,809 21
12	Installment loans . . . . .	5,099,229 81
13	Overdrafts . . . . .	9,529 48
14	Banking house, vaults, furniture and fixtures . . . . .	370,537 60
15	Other real estate owned, directly or indirectly . . . . .	26,369 09
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	16,210 86
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	2,981 08
20	Total . . . . .	\$34,713,159 36
Trust Department		
21	Government, state and municipal bonds . . . . .	\$85,072 94
22	Other bonds . . . . .	351,445 51
23	Stocks . . . . .	1,441,343 84
24	Loans on real estate . . . . .	—
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	—
28	Deposits subject to check . . . . .	24,100 23
29	Other bank deposits . . . . .	281,348 45
30	Tangible personal property . . . . .	500 00
31	Other assets . . . . .	—
32	Total . . . . .	\$2,183,810 97

WAKEFIELD		WALTHAM		
SURETY BANK AND TRUST COMPANY	MELROSE- WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON- WALTHAM BANK AND TRUST COMPANY	
June 7, 1960	June 29, 1916	July 25, 1951	Mar. 22, 1894	
Dec. 7, 1960	July 11, 1916	Jan. 21, 1952	July 12, 1894	1
\$323,972 40	\$1,090,734 51	\$2,113,974 57	\$8,493,181 51	2
1,077,199 05	3,685,280 70	1,263,886 63	10,912,259 90	3
654,890 82	4,523,948 95	4,132,130 47	20,037,480 53	4
254,078 75	5,022,601 94	3,013,657 33	21,265,403 95	5
5,132,245 00	—	—	125,000 00	6
—	—	490,206 27	—	7
—	—	—	508,423 33	8
—	—	—	—	9
420,448 11	7,118,669 08	4,889,131 66	17,274,842 89	10
543,078 27	4,413,673 61	5,596,449 86	26,104,210 72	11
432,743 67	5,757,670 42	4,364,623 78	26,150,322 36	12
2,252,462 23	5,529,990 34	4,372,234 59	22,690,462 25	13
45,901 15	15,027 79	57,730 16	82,094 63	14
333,941 14	671,470 62	968,267 02	2,452,861 71	15
—	—	—	—	16
—	—	—	—	17
37,289 81	16,613 10	6,484 09	64,611 87	18
87,246 22	156,006 69	186,201 79	667,022 03	19
4,230 54	53,782 13	12,487 37	2,715,151 05	20
<b>\$11,599,727 16</b>	<b>\$38,055,469 88</b>	<b>\$31,467,465 59</b>	<b>\$159,573,328 73</b>	
No Trust Department	—	\$31,950 20	\$8,741,003 52	21
	\$265,044 31	36,800 00	4,935,859 93	22
	1,261,944 34	384,278 72	23,246,278 27	23
	—	—	10,865 75	24
	—	—	13,019 47	25
	—	—	—	26
	16,000 00	—	872,649 08	27
	37,773 68	518 63	936,560 32	28
	317,267 09	49,410 54	2,360,291 61	29
	—	—	39,556 00	30
	1,539 00	27,770 00	1,400,230 40	31
	<b>\$1,899,568 42</b>	<b>\$530,728 09</b>	<b>\$42,556,314 35</b>	<b>32</b>

		TAUNTON
LIABILITIES		BRISTOL COUNTY TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$12,550,516 21
2	Time deposits of individuals, partnerships and corporations . . . . .	5,989,581 07
3	Savings deposits . . . . .	7,055,933 23
4	Club deposits . . . . .	121,625 00
5	Deposits of U. S. Government . . . . .	132,488 86
6	Deposits of states, counties and municipalities . . . . .	3,282,510 88
7	Deposits of banks . . . . .	1,332,324 09
8	Other deposits (certified, officers' checks, etc.) . . . . .	874,547 25
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	533,817 59
12	Accrued for taxes, interest, expenses, etc. . . . .	165,880 23
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	254,767 43
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	600,000 00
18	Surplus . . . . .	500,000 00
19	Guaranty fund . . . . .	342,700 00
20	Undivided profits . . . . .	500,851 00
21	Other capital reserves . . . . .	476,116 52
22	Total . . . . .	<b>\$34,713,159 36</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$2,166,506 24
24	Income . . . . .	17,304 73
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	<b>\$2,183,810 97</b>
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Oct. 1, 1919
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Quarterly on 1st*
33	Number of real estate loans . . . . .	514
34	Average real estate loan . . . . .	\$7,219 14
35	Average rate on real estate loans . . . . .	6.02
36	Percentage of real estate loans to savings deposits . . . . .	52.59
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$259,540 58
39	Amount of deposits . . . . .	\$4,076,393 49
40	Amount of withdrawals . . . . .	\$4,560,851 34
41	Net increase . . . . .	<sup>1</sup> \$224,917 27
42	Number of deposits . . . . .	24,876
43	Number of withdrawals . . . . .	13,280
44	Number of accounts opened . . . . .	1,587
45	Number of accounts closed . . . . .	1,211
46	Net increase in number of accounts . . . . .	376
47	Number of accounts, December 31, 1968 . . . . .	6,540

\* Jan.-Apr.-July-Oct.

<sup>1</sup> Decrease.

WAKEFIELD		WALTHAM	
SURETY BANK AND TRUST COMPANY	MELROSE- WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON- WALTHAM BANK AND TRUST COMPANY
\$3,657,842 38	\$18,441,592 98	\$11,770,547 73	\$69,638,688 71
2,344,963 85	1,618,154 98	4,787,882 43	24,331,650 85
2,725,460 31	6,225,783 64	6,936,497 36	20,762,791 96
40,219 50	14,175 00	54,454 00	130,187 00
531,045 46	1,150,091 05	417,142 71	1,105,041 46
780,179 84	1,926,096 27	2,281,604 58	13,901,222 27
1,253 35	857,642 34	162,044 38	6,187,734 79
139,049 62	1,606,414 32	357,405 92	2,091,948 99
—	—	—	—
182,565 49	482,229 29	459,437 36	2,270,387 58
83,547 69	184,898 79	103,696 80	1,098,655 79
—	2,000,000 00	600,000 00	—
151 20	269,843 95	1,348,013 49	6,314,305 04
—	—	—	—
905,625 00	540,000 00	783,552 00	2,000,000 00
152,612 73	1,260,000 00	783,552 00	6,000,000 00
22,771 70	315,000 00	100,000 00	750,000 00
—	723,580 29	205,019 22	681,823 53
32,439 04	439,966 98	311,615 61	2,308,890 76
\$11,599,727 16	\$38,055,469 88	\$31,467,465 59	\$159,573,328 73
No Trust Department		\$530,548 72 179 37 — —	\$41,483,430 89 1,072,688 20 — 195 26
	\$1,899,568 42	\$530,728 09	\$42,556,314 35
	—	\$64,360 46 —	\$7,205,020 77 \$1,778,342 53
Dec. 7, 1960	Oct. 7, 1923	Jan. 21, 1952	Apr. 1, 1915
Monthly on 1st	Monthly on 1st	Monthly on 1st	Quarterly 1st Mon.*
Quarterly on 1st*	Quarterly on 15th†	Jan. 1–July 1	Quarterly 1st Mon.*
28	358	143	419
\$15,017 43	\$12,038 37	\$34,189 73	\$20,602 71
6.27	5.84	7.39	6.13
15.43	69.23	70.48	41.50
4.00	4.00	4.00	4.00
\$96,881 97	\$197,804 01	\$183,970 76	\$691,499 52
\$3,254,218 91	\$5,003,517 91	\$4,659,194 84	\$30,101,949 34
\$2,918,258 89	\$4,128,773 73	\$3,929,585 13	\$26,599,087 45
\$432,841 99	\$1,072,548 19	\$913,580 47	\$4,194,361 41
18,500	30,252	14,871	84,189
12,207	17,585	9,140	51,139
1,884	2,258	1,171	6,532
1,462	1,536	335	5,014
422	722	836	1,518
5,420	10,164	6,648	19,208

\* Jan.–Apr.–July–Oct.

† Mar.–June–Sept.–Dec.

		WARE
ASSETS		WARE TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	Feb. 16, 1917
	Began business . . . . .	Mar. 1, 1917
1	Cash, clearing and cash items in process of collection . . . . .	\$387,332 80
2	Balances with banks . . . . .	924,256 09
3	U. S. Government obligations . . . . .	1,680,419 59
4	State, county and municipal obligations . . . . .	278,406 63
5	Other bonds, notes and debentures . . . . .	32,047 75
6	Securities of Federal Agencies and Corporations . . . . .	—
7	Corporate stocks . . . . .	16,654 90
8	Federal funds sold and securities purchased under agreements to resell . . . . .	—
9	Real estate loans . . . . .	17,800 00
10	Collateral loans . . . . .	1,015,887 09
11	Unsecured loans . . . . .	1,392,004 98
12	Installment loans . . . . .	2,365,646 88
13	Overdrafts . . . . .	5,386 80
14	Banking house, vaults, furniture and fixtures . . . . .	117,475 43
15	Other real estate owned, directly or indirectly . . . . .	—
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	5,793 41
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	—
20	Total . . . . .	<b>\$8,239,112 35</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	\$82,599 99
22	Other bonds . . . . .	63,972 81
23	Stocks . . . . .	708,547 17
24	Loans on real estate . . . . .	—
25	Other loans . . . . .	—
26	Real estate by foreclosure, etc. . . . .	—
27	Real estate owned . . . . .	—
28	Deposits subject to check . . . . .	9,045 27
29	Other bank deposits . . . . .	166,023 70
30	Tangible personal property . . . . .	—
31	Other assets . . . . .	10 00
32	Total . . . . .	<b>\$1,030,198 94</b>

WATERTOWN	WELLESLEY	WESTFIELD	WEST SPRINGFIELD	
COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
July 1, 1960	June 5, 1968	May 2, 1967	Oct. 2, 1961	1
Dec. 1, 1960	Dec. 12, 1968	Jan. 17, 1968	June 25, 1962	2
\$522,591 64	\$10,752 45	\$79,335 23	\$445,203 32	3
2,448,209 85	120,324 31	626,148 48	612,337 28	4
4,513,557 51	600,000 00	249,463 75	1,300,000 00	5
8,756,335 26	—	—	160,000 00	6
1,135,000 00	—	849,611 12	—	7
—	—	700,062 50	550,000 00	8
—	—	—	—	9
—	—	—	1,300,000 00	10
4,539,789 75	—	136,561 73	1,230,634 33	11
5,506,500 46	—	1,380,961 26	753,927 83	12
18,209,139 74	—	1,201,417 00	1,908,911 75	13
4,915,231 40	806 25	491,346 78	1,663,730 18	14
213,821 56	—	247 08	15,725 40	15
308,160 77	57,277 61	55,881 12	173,634 89	16
—	—	—	—	17
51,554 46	1,112 05	10,973 08	7,677 30	18
233,153 91	—	39,122 98	6,470 06	19
5,694 06	32,556 36	5,123 36	21,833 12	20
\$51,358,740 37	\$822,829 03	\$5,826,255 47	\$10,150,085 46	21
No Trust Department	No Trust Department	No Trust Department	No Trust Department	22
				23
				24
				25
				26
				27
				28
				29
				30
				31
				32

LIABILITIES		WARE
		WARE TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$4,920,329 00
2	Time deposits of individuals, partnerships and corporations . . . . .	10,000 00
3	Savings deposits . . . . .	461,648 19
4	Club deposits . . . . .	31,645 00
5	Deposits of U. S. Government . . . . .	440,390 01
6	Deposits of states, counties and municipalities . . . . .	398,957 55
7	Deposits of banks . . . . .	518,975 27
8	Other deposits (certified, officers' checks, etc.) . . . . .	160,492 59
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	461,743 86
12	Accrued for taxes, interest, expenses, etc. . . . .	25,000 00
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	—
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	—
17	Capital stock Common . . . . .	150,000 00
18	Surplus . . . . .	300,000 00
19	Guaranty fund . . . . .	5,200 00
20	Undivided profits . . . . .	220,999 49
21	Other capital reserves . . . . .	133,731 39
22	Total . . . . .	<b>\$8,239,112 35</b>
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	\$1,021,624 34
24	Income . . . . .	8,574 60
25	Earnings not transferred to the banking department . . . . .	—
26	Other liabilities . . . . .	—
27	Total . . . . .	<b>\$1,030,198 94</b>
28	As agent, custodian, etc. . . . .	\$178,780 17
29	As corporate agent or trustee . . . . .	—
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Feb. 1, 1960
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Feb. 1-Aug. 1
33	Number of real estate loans . . . . .	—
34	Average real estate loan . . . . .	—
35	Average rate on real estate loans . . . . .	—
36	Percentage of real estate loans to savings deposits . . . . .	—
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$14,030 57
39	Amount of deposits . . . . .	\$324,208 02
40	Amount of withdrawals . . . . .	\$250,390 06
41	Net increase . . . . .	\$87,848 53
42	Number of deposits . . . . .	2,937
43	Number of withdrawals . . . . .	1,027
44	Number of accounts opened . . . . .	190
45	Number of accounts closed . . . . .	112
46	Net increase in number of accounts . . . . .	78
47	Number of accounts, December 31, 1968 . . . . .	533



WATERTOWN	WELLESLEY	WESTFIELD	WEST SPRINGFIELD	
COOLIDGE BANK AND TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF WELLESLEY	HERITAGE BANK AND TRUST COMPANY	WESTERN BANK AND TRUST COMPANY	
\$24,074,872 99	\$17,899 57	\$912,000 87	\$4,037,929 06	1
9,886,539 03	—	954,263 45	1,210,930 59	2
5,716,795 30	5,593 35	1,100,588 20	1,768,271 01	3
91,994 75	—	12,117 50	11,769 50	4
73,591 98	—	237,722 99	701,409 52	5
2,554,339 24	—	1,893,362 58	1,234,671 85	6
203,240 05	—	3,072 77	261,505 80	7
2,855,647 27	19,038 86	89,458 52	28,827 29	8
—	38,411 22	—	—	9
841,909 83	3,210 98	74,350 56	164,521 35	10
327,062 84	106 20	26,833 06	61,906 08	11
—	—	—	—	12
114,367 91	—	612 98	9,181 48	13
—	—	—	—	14
—	—	—	—	15
737,216 66	375,000 00	250,000 00	280,000 00	16
2,912,824 97	187,500 00	125,000 00	150,000 00	17
61,794 42	—	1,696 92	12,352 99	18
428,472 02	176,038 85	129,607 58	173,841 71	19
478,071 11	—	15,567 49	42,964 23	20
\$51,358,740 37	\$822,829 03	\$5,826,255 47	\$10,150,085 46	21
No Trust Department	No Trust Department	No Trust Department	No Trust Department	22
				23
				24
				25
				26
				27
				28
				29
Dec. 1, 1960	Dec. 12, 1968	Jan. 17, 1968	June 25, 1962	30
Monthly on 5th	Date of Deposit	Date of Deposit	Date of Deposit	31
June 30-Dec. 31	Quarterly on 1st*	Apr. 1-Oct. 1	Jan. 1-July 1	32
107	—	8	63	33
\$36,595 08	—	\$17,037 96	\$21,042 25	34
4.72	—	6.96	6.56	35
68.49	—	12.38	74.97	36
4.00	—	4.00	4.00	37
\$170,573 33	—	\$16,257 51	\$58,819 23	38
\$5,058,658 59	\$5,613 35	\$17,194,447 72	\$2,525,495 78	39
\$4,452,363 99	\$20 00	\$635,117 03	\$2,313,183 07	40
\$776,867 93	\$5,593 35	\$1,100,588 20	\$271,131 94	41
27,445	8	6,894	9,631	42
16,428	2	2,345	4,665	43
1,756	8	1,637	726	44
722	1	189	225	45
1,034	7	1,448	501	46
7,897	7	1,448	2,095	47

\* Jan.-Apr.-July-Oct.

		WILMINGTON
ASSETS		COMMERCIAL BANK AND TRUST COMPANY
<b>Banking Department</b>		
	Incorporated . . . . .	July 29, 1960
	Began business . . . . .	Jan. 3, 1961
1	Cash, clearing and cash items in process of collection . . . . .	\$192,156 65
2	Balances with banks . . . . .	1,737,752 34
3	U. S. Government obligations . . . . .	1,473,283 22
4	State, county and municipal obligations . . . . .	83,286 68
5	Other bonds, notes and debentures . . . . .	127,518 38
6	Securities of Federal Agencies and Corporations . . . . .	500,232 82
7	Corporate stocks . . . . .	—
8	Federal funds sold and securities purchased under agreements to resell . . . . .	2,800,000 00
9	Real estate loans . . . . .	652,756 75
10	Collateral loans . . . . .	1,549,923 45
11	Unsecured loans . . . . .	2,303,277 34
12	Installment loans . . . . .	1,193,794 75
13	Overdrafts . . . . .	19,009 86
14	Banking house, vaults, furniture and fixtures . . . . .	79,824 19
15	Other real estate owned, directly or indirectly . . . . .	46,801 69
16	Customers' liability on acceptances outstanding . . . . .	—
17	Prepaid expenses . . . . .	9,467 20
18	Interest accrued but not collected . . . . .	—
19	Other assets . . . . .	503 03
20	<b>Total . . . . .</b>	<b>\$12,769,588 35</b>
<b>Trust Department</b>		
21	Government, state and municipal bonds . . . . .	No Trust Department
22	Other bonds . . . . .	
23	Stocks . . . . .	
24	Loans on real estate . . . . .	
25	Other loans . . . . .	
26	Real estate by foreclosure, etc. . . . .	
27	Real estate owned . . . . .	
28	Deposits subject to check . . . . .	
29	Other bank deposits . . . . .	
30	Tangible personal property . . . . .	
31	Other assets . . . . .	
32	<b>Total . . . . .</b>	

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 1, 1913	Sept. 8, 1959	July 6, 1955	Jan. 9, 1930	
July 1, 1913	Feb. 15, 1960	Aug. 22, 1955	Apr. 1, 1930	1
\$1,420,138 40	\$135,661 48	\$429,851 68	\$5,716,091 86	2
494,131 95	1,748,983 57	1,928,719 04	11,755,471 36	3
2,733,207 30	1,965,631 13	3,134,826 13	20,330,682 34	4
5,240,352 27	—	4,725,166 59	19,019,752 17	5
21,000 00	—	75,000 00	60,500 00	6
—	—	99,813 19	1,500,038 62	7
56,500 00	—	—	—	8
—	—	2,700,000 00	—	9
2,246,166 13	649,595 95	550,704 96	20,477,846 42	10
2,482,443 45	1,253,498 36	3,430,256 88	16,497,416 72	11
659,543 92	799,184 62	2,813,184 91	18,562,652 81	12
706,661 58	2,209,075 78	5,586,621 76	33,314,691 43	13
7,498 81	874 32	10,219 64	96,865 97	14
239,682 85	78,396 00	245,918 01	1,839,780 06	15
—	—	—	—	16
—	—	38,848 80	354,281 61	17
1,637 05	—	12,851 16	99,776 36	18
96,758 09	15,280 81	10,083 12	598,333 21	19
—	17,592 01	78,523 87	20,146 38	20
\$16,405,721 80	\$8,873,774 03	\$25,870,589 74	\$150,244,327 32	
No Trust Department	No Trust Department	—	\$901,152 79	21
		—	1,602,524 10	22
		\$46,897 45	\$20,714,147 78	23
		—	16,145 52	24
		—	73,207 38	25
		—	—	26
		—	37,701 00	27
		1,295 86	389,899 15	28
		21,200 00	403,062 54	29
		—	1,066 75	30
		22,737 70	548,506 19	31
		\$92,131 01	\$24,687,413 20	32

		WILMINGTON
LIABILITIES		COMMERCIAL BANK AND TRUST COMPANY
<b>Banking Department</b>		
1	Demand deposits of individuals, partnerships and corporations . . . . .	\$3,950,742 43
2	Time deposits of individuals, partnerships and corporations . . . . .	771,035 97
3	Savings deposits . . . . .	2,603,969 93
4	Club deposits . . . . .	11,957 00
5	Deposits of U. S. Government . . . . .	162,840 32
6	Deposits of states, counties and municipalities . . . . .	3,114,378 00
7	Deposits of banks . . . . .	30,000 00
8	Other deposits (certified, officers' checks, etc.) . . . . .	830,191 52
9	Bills payable and other liabilities for borrowed money . . . . .	—
10	Acceptances executed by or for account of this trust company . . . . .	—
11	Income collected not earned . . . . .	178,312 49
12	Accrued for taxes, interest, expenses, etc. . . . .	38,000 00
13	Federal funds purchased and securities sold under agreements to repurchase . . . . .	—
14	Other liabilities including mortgages and other liens on bank premises and o.r.e. . . . .	31,802 74
15	Capital notes and debentures . . . . .	—
16	Capital stock Preferred . . . . .	525,000 00
17	Capital stock Common . . . . .	250,000 00
18	Surplus . . . . .	23,185 60
19	Guaranty fund . . . . .	231,761 82
20	Undivided profits . . . . .	16,410 53
21	Other capital reserves . . . . .	—
22	Total . . . . .	\$12,769,588 35
<b>Trust Department</b>		
23	As trustee, executor, administrator, etc. . . . .	No Trust
24	Income . . . . .	Department
25	Earnings not transferred to the banking department . . . . .	
26	Other liabilities . . . . .	
27	Total . . . . .	
28	As agent, custodian, etc. . . . .	
29	As corporate agent or trustee . . . . .	
<b>Savings Deposit Information</b>		
30	Date savings department started . . . . .	Jan. 3, 1961
31	Deposits draw interest from . . . . .	Monthly on 1st
32	Interest is payable . . . . .	Jan. 1-July 1
33	Number of real estate loans . . . . .	32
34	Average real estate loan . . . . .	\$20,398 64
35	Average rate on real estate loans . . . . .	4.68
36	Percentage of real estate loans to savings deposits . . . . .	25.07
<b>Period, December 31, 1967 to December 31, 1968</b>		
37	Rate of interest paid . . . . .	4.00
38	Amount of interest paid . . . . .	\$75,573 07
39	Amount of deposits . . . . .	\$3,096,963 82
40	Amount of withdrawals . . . . .	\$2,274,667 41
41	Net increase . . . . .	\$897,869 48
42	Number of deposits . . . . .	16,891
43	Number of withdrawals . . . . .	10,897
44	Number of accounts opened . . . . .	1,322
45	Number of accounts closed . . . . .	765
46	Net increase in number of accounts . . . . .	557
47	Number of accounts, December 31, 1968 . . . . .	4,889

WINCHESTER	WOBURN	WORCESTER		
WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$6,252,305 87	\$2,486,448 30	\$10,767,913 18	\$67,763,933 68	1
2,830,874 46	431,396 69	3,538,624 60	12,016,078 14	2
2,991,242 75	2,653,316 37	3,292,312 97	38,686,417 45	3
22,648 00	28,232 00	28,609 00	475,344 00	4
360,709 44	65,347 11	1,007,685 11	908,979 68	5
1,641,777 87	2,209,419 21	3,005,205 48	5,927,218 61	6
319,123 82	26,539 68	389,153 13	1,848,990 96	7
134,640 80	125,249 01	664,776 02	3,132,988 82	8
—	—	322,140 42	—	9
—	—	38,848 80	354,281 61	10
61,266 15	178,762 06	750,473 94	5,733,203 59	11
118,321 82	—	45,077 63	463,797 95	12
—	—	—	—	13
285,587 46	—	—	1,146,488 15	14
—	—	—	—	15
—	—	—	—	16
500,000 00	300,000 00	725,000 00	2,774,860 00	17
400,000 00	175,000 00	525,000 00	2,801,323 48	18
200,000 00	34,300 00	48,000 00	1,101,600 00	19
151,647 23	100,260 70	445,298 79	3,382,334 26	20
135,576 13	59,556 90	276,470 67	1,726,486 94	21
<b>\$16,405,721 80</b>	<b>\$8,873,774 03</b>	<b>\$25,870,589 74</b>	<b>\$150,244,327 32</b>	22
No Trust Department	No Trust Department	\$74,131 01	\$24,646,147 59	23
		—	41,265 61	24
		18,000 00	—	25
		<b>\$92,131 01</b>	<b>\$24,687,413 20</b>	26
		—	\$25,832,610 38	27
		—	—	28
				29
Mar. 27, 1918	Feb. 15, 1960	May 18, 1956	Apr. 1, 1930	30
Date of Deposit	Monthly on 1st	Date of Deposit	Date of Deposit	31
Quarterly 1st Mon.*	Jan. 1-July 1	Quarterly on 1st†	Quarterly on 25th†	32
143	59	11	1,659	33
\$15,731 67	\$11,010 10	\$50,064 09	\$12,346 80	34
5.74	6.36	8.13	6.07	35
75.21	24.48	16.73	52.95	36
4.00	4.00	4.00	4.00	37
\$130,421 82	\$89,728 78	\$120,533 97	\$1,540,358 37	38
\$3,396,988 36	\$2,100,361 09	\$3,370,099 97	\$34,512,098 90	39
\$3,840,624 87	\$2,075,248 06	\$3,266,300 86	\$36,143,230 23	40
<sup>1</sup> \$313,214 69	\$114,841 81	\$224,333 08	<sup>1</sup> \$90,772 96	41
7,944	14,842	15,870	137,008	42
5,384	8,733	9,617	88,401	43
484	891	1,440	7,014	44
496	783	1,125	5,721	45
<sup>1</sup> 12	108	315	1,293	46
2,175	4,291	4,541	39,273	47

\*Jan.-Apr.-July-Oct.

†Mar.-June-Sept.-Dec.

<sup>1</sup> Decrease.



# STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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## STATEMENT No. 1

 AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS  
 OF TRUST COMPANIES  
 (In thousands)

No. Trust Companies Reporting	69	68	% of Total Assets	
	Dec. 31, 1968	Dec. 31, 1967	Dec. 31, 1968	Dec. 31, 1967
<i>Assets</i>				
Cash, clearing and cash items in the process of collection . . . . .	\$297,104	\$229,008	7.50	6.63
Balances with banks . . . . .	321,658	297,242	8.12	8.60
U. S. Government obligations, direct and fully guaranteed . . . . .	522,096	509,035	13.18	14.73
State, county and municipal obligations . . . . .	544,381	426,552	13.74	12.34
Other bonds, notes and debentures . . . . .	10,936	3,939	.23	.11
Securities of Federal Agencies and Corporations not guaranteed by U.S. . . . .	37,482	36,607	.95	1.06
Corporate stocks . . . . .	9,123	9,027	.23	.26
Federal funds sold . . . . .	46,123	62,320	1.16	1.80
Real estate loans . . . . .	443,445	399,900	11.19	11.57
Collateral loans . . . . .	453,460	382,865	11.44	11.08
Unsecured loans . . . . .	707,923	633,720	17.87	18.33
Installment loans . . . . .	454,964	382,394	11.48	11.06
Overdrafts . . . . .	7,283	2,832	.18	.08
Banking house, vaults, furniture and fixtures . . . . .	52,550	52,813	1.33	1.53
Other real estate owned, etc., directly or indirectly . . . . .	1,496	878	.04	.03
Customers' liability on acceptances outstanding . . . . .	3,537	3,929	.09	.11
Prepaid expenses . . . . .	2,996	2,774	.08	.08
Interest accrued but not collected . . . . .	27,670	12,737	.70	.37
Other assets . . . . .	17,543	7,983	.44	.23
TOTAL . . . . .	\$3,961,770	\$3,456,555	100.00	100.00
<i>Liabilities and Capital</i>				
			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations . . . . .	\$1,806,483	\$1,634,096	45.60	47.28
Time deposits of individuals, partnerships and corporations . . . . .	404,187	258,586	10.20	7.48
Saving deposits . . . . .	628,305	561,731	15.86	16.25
Club deposits . . . . .	5,247	4,889	.13	.14
Deposits of U. S. Government (Including Postal Savings) . . . . .	30,363	51,226	.77	1.48
Deposits of states, counties and municipalities . . . . .	334,373	280,335	8.44	8.11
Deposits of banks . . . . .	151,088	139,578	3.81	4.04
Other deposits (certified, officers' checks, etc.) . . . . .	82,133	68,926	2.07	2.00
Bills payable . . . . .	4,861	600	.12	.02
Acceptances executed by or for account of this trust company . . . . .	3,537	3,929	.09	.11
Income collected not earned . . . . .	47,109	38,076	1.19	1.10
Accrued for taxes, interest, expenses, etc. . . . .	20,069	18,823	.51	.54
Federal funds purchased . . . . .	24,550	6,300	.62	.18
Other liabilities . . . . .	78,319	75,992	1.98	2.20
Capital notes and debentures . . . . .	2,550	1,425	.06	.04
Capital Stock, Preferred . . . . .	200	200	.01	.01
Capital Stock, Common . . . . .	86,809	81,000	2.19	2.34
Surplus . . . . .	122,667	108,564	3.10	3.14
Guaranty Fund . . . . .	21,620	19,800	.55	.57
Undivided profits <sup>1</sup> . . . . .	59,553	57,058	1.50	1.65
Other capital reserves <sup>2</sup> . . . . .	47,747	45,421	1.20	1.32
TOTAL . . . . .	\$3,961,770	\$3,456,555	100.00	100.00
Number of commercial depositors . . . . .	767,286	693,691	—	—
Number of savings depositors . . . . .	639,823	585,348	—	—

<sup>1</sup> Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

<sup>2</sup> Includes valuation reserves (1968) \$40,446; (1967) \$36,169.

**STATEMENT No. 2**  
**AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS**  
**OF TRUST COMPANIES**  
(In thousands)

No. Trust Companies Reporting	34 Dec. 31, 1968	34 Dec. 31, 1967	% of Total Assets	
			Dec. 31, 1968	Dec. 31, 1967
<i>Assets</i>				
Government, state and municipal bonds . . . . .	\$962,486	\$943,195	17.81	19.19
Other bonds . . . . .	1,031,779	1,075,705	19.09	21.88
Stocks . . . . .	3,004,834	2,510,896	55.60	51.08
Loans on real estate . . . . .	112,669	113,017	2.08	2.29
Other loans . . . . .	70,202	56,625	1.30	1.15
Real estate by foreclosure, etc. . . . .	53	113	.00	.02
Real estate owned . . . . .	27,065	27,076	.50	.55
Deposits subject to check . . . . .	73,272	66,935	1.35	1.36
Other bank deposits . . . . .	90,770	95,591	1.68	1.94
Tangible personal property . . . . .	2,023	1,599	.04	.03
Other assets . . . . .	29,552	25,206	.55	.51
TOTAL . . . . .	\$5,404,705	\$4,915,958	100.00	100.00

<i>Liabilities</i>			% of Total Liabilities	
As trustee, executor, administrator, etc. . . . .	\$5,361,779	\$4,876,723	99.21	99.20
Income . . . . .	41,542	38,579	.77	.79
Other liabilities . . . . .	1,384	656	.02	.01
TOTAL . . . . .	\$5,404,705	\$4,915,958	100.00	100.00

**HELD AS AGENT, CUSTODIAN, ETC.**

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	28	\$4,205,061
December 31, 1961	28	\$5,053,319
December 31, 1962	28	\$4,306,725
December 31, 1963	27	\$4,933,571
December 31, 1964	26	\$5,295,978
December 31, 1965	26	\$6,001,228
December 31, 1966	26	\$6,830,996
December 31, 1967	27	\$7,727,899
December 31, 1968	27	\$8,663,063

**HELD AS CORPORATE AGENT OR TRUSTEE**

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429
December 31, 1962	12	\$514,358
December 31, 1963	9	\$479,388
December 31, 1964	8	\$470,795
December 31, 1965	7	\$475,985
December 31, 1966	7	\$507,208
December 31, 1967	7	\$462,611
December 31, 1968	7	\$483,927



## STATEMENT

## COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART-

[Amounts shown in thousands.]

## Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Securities of Federal Agencies and Corporations Not Guaranteed by U. S.	Corporate Stock	Federal Funds Sold	Real Estate Loans
1959	62	\$126,386	\$211,256	\$504,273	\$135,460	\$17,978	—	\$4,325	—	\$187,006
1960	65	134,162	215,360	498,253	139,548	11,098	—	4,666	—	200,699
1961	66	190,495	223,565	538,206	158,277	10,647	—	5,269	—	225,509
1962	67	202,537	250,633	543,944	168,761	11,223	—	5,730	—	247,698
1963	67	193,155	221,127	528,277	203,955	18,271	—	6,060	—	266,998
1964	64	189,166	244,158	473,303	213,263	24,338	—	5,949	—	292,239
1965	66	195,359	257,271	471,349	221,086	27,911	—	8,712	—	331,366
1966	70	216,543	271,292	419,633	277,100	2,964	\$14,281	8,966	\$31,630	357,299
1967	68	229,008	297,242	509,035	426,552	3,939	36,607	9,027	62,320	399,900
1968	69	297,104	321,658	522,096	544,381	10,936	37,482	9,123	46,123	443,445

## Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1959	62	\$1,106,654	\$4,496	\$258,314	\$2,838	\$40,945	\$135,320	\$73,073	\$50,452	\$650	\$3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	2,416	978
1966	70	1,451,834	163,052	483,534	4,460	42,827	189,622	114,157	61,486	335	8,118
1967	68	1,634,096	258,586	561,731	4,889	51,226	280,335	139,578	68,926	600	3,929
1968	69	1,806,433	404,187	628,305	5,247	30,363	334,373	151,088	82,133	4,861	3,537

## No. 3

## MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1959 TO 1968, INCLUSIVE

[Amounts shown in thousands.]

## Assets

Collateral Loans	Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$230,793	\$281,873	\$164,974	\$26,824	\$142	\$3,165	\$1,319	\$5,077	\$2,716	\$1,903,567	1959
259,539	273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
286,624	335,116	194,426	32,473	68	1,053	1,668	5,629	2,903	2,211,928	1961
304,956	361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
298,903	396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
345,839	408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
373,410	471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965
362,603	543,542	353,415	51,408	618	8,093	1,649	9,236	7,025	2,937,297	1966
382,865	636,552	382,394	52,813	878	3,929	2,774	12,737	7,983	3,456,555	1967
453,460	715,206	454,964	52,550	1,496	3,537	2,996	27,670	17,543	3,961,770	1968

## Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Ex- penses, etc.	Federal Funds Pur- chased	Other Lia- bilities	Capital Notes and Deben- tures	Capital Stock Pre- ferred	Capital Stock Common	Surplus	Guar- anty Fund	Un- divided Profits <sup>1</sup>	Other Capital Re- serves <sup>2</sup>	Total	YEAR
\$14,703	\$10,448	—	\$12,108	—	\$200	\$49,063	\$67,772	\$12,063	\$35,578	\$24,918	\$1,903,567	1959
15,531	17,307	—	18,401	—	200	54,091	70,421	12,504	33,753	27,894	1,951,995	1960
17,716	15,057	—	22,252	—	200	60,911	83,291	13,839	37,042	31,720	2,211,928	1961
21,855	14,975	—	32,533	—	200	65,452	84,528	14,921	41,682	33,068	2,370,799	1962
23,061	16,161	—	33,713	—	200	67,371	93,519	16,046	38,932	33,743	2,424,784	1963
26,281	15,314	—	47,258	—	200	71,488	94,496	16,066	42,711	36,097	2,524,174	1964
30,765	16,418	—	54,147	—	200	75,268	99,256	16,895	48,975	38,770	2,736,073	1965
35,244	16,924	\$6,406	63,856	\$1,500	200	78,708	105,604	18,771	50,737	39,922	2,937,297	1966
38,076	18,823	6,300	75,992	1,425	200	81,000	108,564	19,800	57,058	45,421	3,456,555	1967
47,109	20,069	24,550	78,319	2,550	200	86,809	122,667	21,620	59,553	47,747	3,961,770	1968

<sup>1</sup> Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.<sup>2</sup> Includes valuation reserves.

## STATEMENT

## COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Govern- ment, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1959	38	\$765,066	\$582,427	\$1,262,546	\$25,523	\$4,495	—	\$27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	\$3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890
1966	33	944,799	1,031,070	2,244,148	105,827	65,930	99	24,810
1967	34	943,195	1,075,705	2,510,896	113,017	56,625	113	27,076
1968	34	962,486	1,031,779	3,004,834	112,669	70,202	53	27,065

## No. 4

## OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1959 TO 1968, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$66,440	\$19,990	\$15,270	\$2,769,165	\$2,742,379	\$26,473	\$313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965
71,138	71,270	21,637	4,580,728	4,543,477	36,660	591	1966
66,935	95,591	26,805	4,915,958	4,876,723	38,579	656	1967
73,272	90,770	31,575	5,404,705	5,361,779	41,542	1,384	1968

\*Includes Executor, Administrator, etc.

## STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL  
ACCOUNTS OF TRUST COMPANIES

## BANKING DEPARTMENT

[Cents omitted]	1968	1967	1966	1965	1964
<b>1 CURRENT OPERATING EARNINGS</b>					
a Interest and discount on loans	\$132,330,560	\$109,292,410	\$97,795,589	\$80,514,660	\$70,856,815
b Interest on U. S. Government obligations	23,035,100	19,275,169	17,335,626	15,233,908	15,909,615
c Interest and dividends on other securities	20,881,210	13,818,863	10,161,454	8,121,481	6,824,791
d Commissions and exchange	4,068,956	3,361,100	2,575,568	2,306,707	2,071,037
e Service charges	12,910,316	12,014,118	10,914,884	10,054,000	9,494,638
f Safe deposit rentals	1,251,652	1,198,779	1,153,609	1,028,258	982,027
g Bank building income	2,238,503	2,095,699	2,124,038	1,377,530	1,731,569
h Income from other real estate owned	49,017	51,672	67,049	42,369	16,812
i Trust department	38,050,375	35,193,188	33,486,216	30,668,466	27,875,873
j Other current operating earnings	4,519,310	3,972,568	2,588,335	1,501,252	1,205,509
k Gross current operating earnings	\$239,334,999	\$200,273,566	\$178,202,368	\$150,848,631	\$136,968,686
<b>2 CURRENT OPERATING EXPENSES</b>					
a Salaries	\$62,562,364	\$55,116,722	\$50,095,267	\$46,251,432	\$43,677,998
b Taxes, other than income and real estate	2,995,041	2,611,763	2,375,364	2,006,577	2,103,705
c Expense of occupancy and maintenance of banking quarters	17,539,934	14,440,407	13,607,751	11,267,709	10,988,002
d Expense allocable to other real estate owned	114,961	42,539	54,235	29,641	15,550
e Interest on savings deposits	24,451,967	19,998,485	16,671,649	12,822,337	10,651,435
f Interest on time deposits	22,631,987	15,600,314	8,662,738	5,169,121	3,289,330
g Interest and discount on borrowings	1,543,294	748,095	966,322	584,411	590,143
h Other current operating expenses	47,609,026	41,124,039	36,468,249	28,329,225	25,189,588
i Total current operating expenses	\$179,448,574	\$149,242,364	\$128,901,575	\$106,460,453	\$96,508,751
<b>3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)</b>	\$59,886,425	\$51,031,202	\$49,300,793	\$44,388,178	\$40,462,935
<b>4 LESS: TAXES ON NET INCOME</b>					
a Federal	\$12,224,142	\$11,399,967	\$11,439,163	\$12,709,539	\$12,866,507
b State	4,117,413	3,941,143	3,280,547	2,796,103	2,635,239
c Total income taxes	\$16,341,555	\$15,341,110	\$14,719,710	\$15,505,642	\$15,501,746
<b>5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)</b>	\$43,544,870	\$35,690,092	\$34,581,083	\$28,882,536	\$24,961,189
<b>6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES</b>					
a Profits on securities	\$661,615	\$1,116,541	\$271,493	\$690,731	\$832,511
b Profits on real estate owned by foreclosure, etc.	6,302	—	6,137	—	8,544
c Profits on other assets	10,250	100,077	44,104	10,597	26,838
d Recoveries on loans	104,607	230,463	103,515	154,677	169,858
e Recoveries on securities	36,151	220,240	262,672	1,858,441	1,525,842
f All other recoveries	2,495,417	732,460	1,392,346	2,428,964	1,393,011
g Total profits and recoveries	\$3,314,342	\$2,399,781	\$2,080,267	\$5,143,410	\$3,956,604
<b>7 SUBTOTAL (5 plus 6g)</b>	\$46,859,212	\$38,089,873	\$36,661,350	\$34,025,946	\$28,917,793
<b>8 LOSSES, CHARGE-OFFS AND TRANSFERS TO VALUATION RESERVES</b>					
a On loans	\$6,947,360	\$8,530,276	\$8,181,767	\$5,260,310	\$4,441,133
b On securities	5,637,797	945,575	4,048,929	2,237,674	570,304
c On real estate owned by foreclosure, etc.	19,566	1,800	36,161	31,062	7,722
d All other losses and charge-offs	2,739,133	1,542,291	2,527,098	1,773,221	2,125,639
e Total losses, charge-offs and transfers	\$15,343,856	\$11,019,942	\$14,793,955	\$9,302,267	\$7,144,798
<b>9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)</b>	\$31,515,356	\$27,069,931	\$21,867,395	\$24,723,679	\$21,772,995
<b>10 CASH DIVIDENDS DECLARED</b>	16,693,416	14,895,957	14,243,729	12,765,290	11,269,668
<b>11 NET PROFITS AFTER DIVIDENDS (9 less 10)</b>	\$14,821,940	\$12,173,974	\$7,623,666	\$11,958,389	\$10,503,327
<b>12 OTHER ADDITIONS TO CAPITAL ACCOUNT</b>					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	\$3,545,542	\$735,152	\$1,983,373	\$1,959,776	\$1,501,912
c Premiums on new capital sold	2,765,814	\$2,191,194	1,985,527	2,405,835	1,701,887
d Contributions to capital	1,142,094	—	157,500	220,000	873,168
e Capital notes and debentures	1,200,000	—	1,500,000	—	—
f Total other additions to capital account	\$8,653,450	\$2,926,346	\$5,626,400	\$4,585,611	\$4,081,967
<b>13 SUBTOTAL (11 plus 12f)</b>	\$23,475,390	\$15,100,320	\$13,250,066	\$16,544,000	\$14,585,294
<b>14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT</b>					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	\$907,175	—	—	\$962,600
c Premiums on capital retired	—	1,246,748	—	—	3,096,517
d Capital notes and debentures retired	\$75,000	—	—	—	—
e Total other deductions from capital	\$75,000	\$2,153,923	—	—	\$4,059,117
<b>15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)</b>	\$23,400,390	\$12,946,397	\$13,250,066	\$16,544,000	\$10,526,177
<b>16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR<sup>1</sup></b>	277,299,140	264,352,743	251,102,677	234,558,677	224,032,500
<b>17 TOTAL CAPITAL ACCOUNT AT END OF YEAR<sup>1</sup></b>	\$300,699,530	\$277,299,140	\$264,352,743	\$251,102,677	\$234,558,677

<sup>1</sup> Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.





STATEMENT  
COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES  
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES, TRANSFER TO
									Loans
1959	62	\$93,745	\$128	\$5,807	\$65,367	\$22,443	\$349	\$3,554	\$2,053
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260
1966	70	178,202	8,663	16,672	103,566	34,581	321	1,759	8,182
1967	68	200,273	15,160	19,998	114,084	35,690	1,217	1,183	8,530
1968	69	239,335	22,632	24,452	132,365	43,545	678	2,636	6,947

## No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF  
YEARS 1959 TO 1968, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS AND VALUATION RESERVES		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period <sup>1</sup>	YEAR
Securities	All Other							
\$9,937	\$1,947	\$12,409	\$3,409	\$7,877	\$11,112	\$3,171 <sup>2</sup>	\$171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965
4,049	2,563	21,867	5,626	14,244	—	13,250	264,353	1966
946	1,544	27,070	2,926	14,896	2,154	12,946	277,299	1967
5,638	2,759	31,515	8,654	16,693	75	23,401	300,700	1968

<sup>1</sup> Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

<sup>2</sup> Decrease.

**STATEMENT No. 7**  
**NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES**

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1959 . . . . .	476,171	424,868	901,039
December 31, 1960 . . . . .	485,152	433,113	918,265
December 31, 1961 . . . . .	510,791	443,932	954,723
December 31, 1962 . . . . .	545,039	469,872	1,014,911
December 31, 1963 . . . . .	564,549	471,080	1,035,629
December 31, 1964 . . . . .	581,691	469,583	1,051,274
December 31, 1965 . . . . .	615,959	507,366	1,123,325
December 31, 1966 . . . . .	653,397	553,269	1,206,666
December 31, 1967 . . . . .	693,691	585,348	1,279,039
December 31, 1968 . . . . .	767,286	639,823	1,407,109

**STATEMENT No. 8**

**DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1968 TO DECEMBER 31,  
1968, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES  
(CLUB DEPOSITS EXCLUDED)**

Deposits during year 2,595,929 . . . . .	\$557,626,264 94
Dividends paid during year . . . . .	23,215,529 98
	<u>\$580,841,794 92</u>
Withdrawals during year 1,443,153 . . . . .	514,267,870 48
Increase . . . . .	<u>\$66,573,924 44</u>
Total deposits December 31, 1967 (number of accounts 585,348; average of each \$959.65) .	\$561,731,189 38
Total deposits December 31, 1968 (number of accounts 639,823; average of each \$982.00) .	\$628,305,113 82

## STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING  
DECEMBER 31, 1968

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959
1.00 or less . . . . .	1	1	1	1	1	1	3	5	7	7
1.01 to 1.25 . . . . .	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50 . . . . .	—	—	—	—	—	—	1	—	—	—
1.51 to 1.75 . . . . .	—	—	—	—	—	—	—	—	—	—
1.76 to 2.00 . . . . .	—	—	—	—	—	—	—	3	5	13
2.01 to 2.25 . . . . .	—	—	—	—	—	—	—	2	3	8
2.26 to 2.50 . . . . .	—	—	—	—	—	2	4	4	11	7
2.51 to 2.75 . . . . .	—	—	—	—	1	—	1	2	4	5
2.76 to 3.00 . . . . .	2	5	10	21	35	40	39	47	32	17
3.01 to 3.25 . . . . .	—	—	—	—	3	1	5	—	—	—
3.26 to 3.50 . . . . .	—	—	1	7	12	8	8	—	—	—
3.51 to 3.75 . . . . .	—	—	1	2	—	—	3	—	—	—
3.76 to 4.00 . . . . .	62	56	48	21	—	—	—	—	—	—
3.00 to 4.00 (variable) . . . . .	—	3	5	11	9	9	—	—	—	—
Average Div. Rate . . . . .	65 3.92	65 3.85	66 3.76	63 3.45	61 3.16	61 3.10	64 2.93	63 2.82	62 2.72	57 2.49

## STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS IN REAL  
ESTATE LOANS OF TRUST COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1968

Average Rate on Real Estate Loans . . . . .	6.06
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STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS  
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea . . . . .	\$33,343 57	\$231,929 53	\$1,400,483 00
2	North Shore Bank and Banking Co. (Lynn) . . . . .	150,112 65	324,227 45	297,406 57
3	New Bedford Morris Plan Co., The . . . . .	27,398 09	103,126 27	751,095 41
	Totals . . . . .	\$210,854 31	\$659,283 25	\$2,448,984 98

	LIABILITIES	Deposits Subject to Check	Investment Certificates*	Income Collected Not Earned
1	Morris Plan Bank and Banking Co. of Chelsea . . . . .	—	\$5,695,590 49	\$309,600 90
2	North Shore Bank and Banking Co. (Lynn) . . . . .	\$1,082,617 25	1,447,135 63	383,178 76
3	New Bedford Morris Plan Co., The . . . . .	—	5,956,768 78	284,560 73
	Totals . . . . .	\$1,082,617 25	\$13,099,494 90	\$977,340 39

\* Includes Investment Certificates Pledged, \$356,944.46.

## No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A  
1968

Loans†	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
\$5,172,289 00	—	\$33,984 04	\$29,117 59	\$20,108 26	\$11,004 79	\$6,932,259 78	1
4,039,036 40	\$128 88	17,208 91	1,071 43	981 26	—	4,830,173 55	2
6,169,806 94	—	58,612 40	18,555 58	9,390 94	8,164 74	7,146,150 37	3
\$15,381,132 34	\$128 88	\$109,805 35	\$48,744 60	\$30,480 46	\$19,169 53	\$18,908,583 70	

Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves‡	Totals	
\$116,138 61	\$2,859 18	\$100,000 00	\$657,978 16	\$50,092 44	\$6,932,259 78	1
94,480 08	—	100,000 00	1,658,704 35	64,057 48	4,830,173 55	2
135,470 85	5,567 75	100,000 00	601,711 49	62,070 77	7,146,150 37	3
\$346,089 54	\$8,426 93	\$300,000 00	\$2,918,394 00	\$176,220 69	\$18,908,583 70	

† Net of deposits on installment loans hypothecated. \$3,813,556.88.

‡ Includes valuation allowances, \$64,057.48.

## STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL  
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF  
GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1968	1967	1966	1965	1964
<b>1 CURRENT OPERATING EARNINGS</b>					
a Interest and discount on loans . . . . .	\$1,300,132	\$1,227,474	\$1,137,044	\$1,060,147	\$876,409
b Interest on U.S. Government obligations . . . . .	73,702	34,669	31,247	35,262	16,449
c Interest and dividends on other securities . . . . .	32,564	—	1,239	1,287	5,496
d Service and investigation charges . . . . .	579,454	597,030	633,795	574,990	507,683
e Fines . . . . .	43,279	39,168	19,527	22,201	23,565
f Life insurance commissions . . . . .	—	12,895	11,195	11,495	2,296
g Bank building income . . . . .	—	—	—	1,390	1,390
h Income from other real estate owned . . . . .	—	—	—	—	—
i Other current operating earnings . . . . .	10,416	9,099	6,720	13,813	17,132
j Gross current operating earnings . . . . .	\$2,039,547	\$1,920,335	\$1,840,767	\$1,720,585	\$1,450,420
<b>CURRENT OPERATING EXPENSES</b>					
a Salaries, wages, directors' fees, etc. . . . .	\$400,569	\$375,040	\$347,505	\$305,619	\$267,516
b Taxes, other than income and real estate . . . . .	22,089	22,047	22,596	17,739	14,202
c Expenses of occupancy and maintenance of banking quarters . . . . .	86,652	81,700	78,186	67,774	66,462
d Expenses allocable to other real estate owned . . . . .	—	—	—	—	—
e Interest on certificate funds . . . . .	610,350	503,556	465,235	373,548	285,910
f Interest and discount on borrowing . . . . .	—	—	—	—	2,151
g Other current operating expenses . . . . .	411,653	329,772	341,552	301,432	254,339
h Total current operating expenses . . . . .	\$1,531,313	\$1,312,115	\$1,255,074	\$1,066,112	\$890,580
<b>3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)</b> . . . . .	\$508,234	\$608,220	\$585,693	\$654,473	\$559,840
<b>4 LESS: TAXES ON NET INCOME</b>					
a Federal . . . . .	\$175,632	\$184,411	\$189,473	\$201,480	\$171,528
b State . . . . .	42,548	43,289	41,710	43,222	39,547
c Total income taxes . . . . .	\$218,180	\$227,700	\$231,183	\$244,702	\$211,075
<b>5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)</b> . . . . .	\$290,054	\$380,520	\$354,510	\$409,771	\$348,765
<b>6 PROFITS ON ASSETS SOLD AND RECOVERIES</b>					
a Profits on sale of securities . . . . .	—	—	\$9,906	\$43,526	—
b Profits on other assets sold . . . . .	—	—	—	—	—
c Recoveries on loans . . . . .	\$9,652	\$8,347	8,063	11,571	\$28,156
d Recoveries on securities . . . . .	—	—	—	—	—
e All other recoveries . . . . .	—	—	—	11,573	7,433
f Total profits and recoveries . . . . .	\$9,652	\$8,347	\$17,969	\$66,670	\$35,589
<b>7 SUBTOTAL (5 and 6f)</b> . . . . .	\$299,706	\$388,867	\$372,479	\$476,441	\$384,354
<b>8 LOSSES, CHARGE-OFFS AND TRANSFERS TO VALUATION RESERVES</b>					
a On loans . . . . .	\$58,364	\$126,088	\$79,246	\$86,103	\$49,191
b On securities . . . . .	—	—	1,476	—	—
c All other losses and charge-offs . . . . .	600	190	398	548	47,516
d Total losses, charge-offs and transfers . . . . .	\$58,964	\$126,278	\$81,120	\$86,651	\$96,707
<b>9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)</b> . . . . .	\$240,742	\$262,589	\$291,359	\$389,790	\$287,647
<b>10 DIVIDENDS DECLARED</b>					
a On Preferred Stock . . . . .	—	—	—	—	—
b On Common Stock . . . . .	—	—	—	\$100,000	—
c Total dividends paid . . . . .	—	—	—	\$100,000	—
<b>11 NET PROFITS AFTER DIVIDENDS (9 less 10c)</b> . . . . .	\$240,742	\$262,589	\$291,359	\$289,790	\$287,647
<b>12 OTHER ADDITIONS TO CAPITAL ACCOUNT</b>					
a Preferred capital sold (par value) . . . . .	—	—	—	—	—
b Common capital sold (par value) . . . . .	—	—	—	—	—
c Premiums on new capital sold . . . . .	—	—	—	—	—
d Contributions to capital . . . . .	—	—	—	\$100,000	—
e Total other additions to capital account . . . . .	—	—	—	\$100,000	—
<b>13 SUBTOTAL (11 and 12e)</b> . . . . .	\$240,742	\$262,589	\$291,359	\$389,790	\$287,647
<b>14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT</b>					
a Preferred capital retired (par value) . . . . .	—	—	—	—	—
b Common capital retired (par value) . . . . .	—	—	—	—	—
c Premiums on capital retired . . . . .	—	—	—	—	—
d Total other deductions from capital account . . . . .	—	—	—	—	—
<b>15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)</b> . . . . .	\$240,742	\$262,589	\$291,359	\$389,790	\$287,647
<b>16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR<sup>1</sup></b> . . . . .	3,089,815	2,827,226	2,535,867	2,146,077	1,858,430
<b>17 TOTAL CAPITAL ACCOUNT AT END OF YEAR<sup>1</sup></b> . . . . .	\$3,330,557	\$3,089,815	\$2,827,226	\$2,535,867	\$2,146,077

<sup>1</sup> Does not include valuation reserves carried in Capital Reserves on Statement 11.



## STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST  
FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER  
THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1968	1967	1966	1965	1964
Portugal and Azores	\$462,827	\$318,526	\$306,173	\$256,808	\$221,994
Italy	1,098,149	922,019	881,532	890,105	944,563
Brazil	21,063	11,158	25,366	19,713	12,129
All other countries	16,364	6,378	4,869	3,510	4,625
	\$1,598,403	\$1,258,081	\$1,217,940	\$1,170,136	\$1,183,311

## STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1968 BY THOSE AUTHORIZED UNDER  
CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Guy and Hector Catola	290 Hanover Street, Boston	Individual	May 6, 1965	\$1,088,960	\$15,000
Eugenio Cordaro	225 Hanover Street, Boston	Individual	Dec. 11, 1950	21,658	15,000
D/B/A T. T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	182,565	15,000
Edmund and Yvonne M. Farinha	434 Bay Street, Fall River	Corporation	March 2, 1946	150,080	15,000
John G. Lage Corporation	101 Rivet Street, New Bedford	Corporation	July 19, 1911	154,860	15,000
Guilherme M. Luiz & Co., Inc.				\$1,598,403	

# THE MASSACHUSETTS COMPANY., INC.

70 Federal Street, Boston

Incorporated February 24, 1818 as Massachusetts Hospital Life Insurance Company

Lawrence A. Sykes, *President*

George C. Cutler, *Executive Vice President and Secretary*

Richard Claybourne, *Vice President and Treasurer*

Lee H. Hallowell, *Vice President*

Stephen D. Cutler, *Vice President*

## Officers

Edward T. Koch, *Vice President*

John E. Engdahl, *Controller*

John J. Evangelista, *Assistant Treasurer*

William R. Moore, *Assistant Treasurer*

Charles C. Flaherty, *Assistant Secretary*

Lois G. Pines, *Assistant Secretary*

## Directors

David Ames, J. B. Ames, G. C. Cutler, G. P. Gardner, H. R. Guild,

L. E. Hallowell, A. P. Loring, John Lowell, M. F. Perry, L. A. Sykes, C. M. Williams,

H. A. Wood, Jr.

## STATEMENT OF CONDITION, DECEMBER 31, 1968

Assets		Liabilities	
Cash in banks	\$ 745,611	Accounts payable:	
U. S. Government securities	262,885	Purchase of fund shares	\$2,704,471
Other bonds	103,667	Purchase of investments	352,383
Stocks	1,093,941	Other	68,767
Investment in Massachusetts Fund	251,402	Accrued liabilities	89,685
Investment in subsidiaries	647,185	Federal income tax	75,252
Investment in affiliate	809,135	Other liabilities	393,071
Accounts receivable:		Capital funds:	
Sale of fund shares	2,464,705	Capital stock	\$1,050,000
Sale of investments	246,761	Capital surplus	14,212
Other	119,252	Earned surplus	2,277,088
Furniture and fixtures	85,681		
Other assets	194,704		
	<u>\$7,024,929</u>		<u>\$7,024,929</u>

## MASSACHUSETTS FUND

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

## STATEMENT OF CONDITION, DECEMBER 31, 1968

Assets		Liabilities	
Cash in banks	\$ 1,921,687	Purchase of investment securities	\$ 11,954,388
Commercial paper	800,000	Fund shares redeemed	17,541
Corporate bonds	40,195,573	Accrued liabilities	1,358,689
Other bonds	544,140	Capital funds:	
Securities of Federal Agencies and Corporations	1,985,000	Units of beneficial interest	
Stocks	129,599,211	(14,983,445)	\$158,212,253
Accounts receivable:		Capital gain surplus	14,463,207
Fund shares sold	810,975	Undistributed net income	436,182
Investments sold	8,911,900		
Other	462,354		
Accrued income receivable	1,211,420		
	<u>\$186,442,260</u>		<u>\$186,442,260</u>

## HOSPITAL LIFE TRUST

(THE MASSACHUSETTS COMPANY, INC., TRUSTEE)

## STATEMENT OF CONDITION, DECEMBER 31, 1968

Assets		Liabilities	
Cash in banks	\$ 11,192	Accrued expense payable	\$ 2,595
U. S. Government securities	80,250	Taxes payable	3,765
Other bonds	469,998	Deposits by unit holders	6,266
Stocks	390,305	Capital funds:	
Accrued income receivable	6,403	Units of beneficial interest (\$,073)	\$ 75,225
Prepaid taxes	3,000	Capital gain surplus	868,622
		Undistributed net income	4,675
	<u>\$961,148</u>		<u>\$961,148</u>

## (MISCELLANEOUS ACCOUNTS)

Assets		Liabilities	
Cash in banks . . . . .	\$ 666,943	As trustee: Principal	
U. S. Government securities . . . . .	26,300	Invested . . . . .	\$37,078,013
Other bonds . . . . .	283,805	Uninvested . . . . .	422,959
Stocks . . . . .	24,038,128		\$37,500,972
Investment in Massachusetts Fund . . . . .	1,171,851		
Investment in Independence Fund Inc. . . . .	9,933,359	Undistributed income . . . . .	315,503
Investment in Freedom Fund, Inc. . . . .	1,607,895	Taxes payable . . . . .	69,309
Deposits in savings banks . . . . .	72,154	Accrued expense payable . . . . .	39,668
Real estate loans . . . . .	15,700		
Prepaid taxes . . . . .	80,000		
Other assets . . . . .	29,317		
	<u>\$37,925,452</u>		<u>\$37,925,452</u>

Assets		
Cash on hand and due from banks		\$ 83,838,913
United States Government securities		47,211,620
State, municipal and other public securities		55,112,133
Other marketable securities		2,759,976
Loans and discounts		186,929,414
Customers' liability on acceptances		13,323,951
Other assets		19,006,380
		<u>\$408,182,387</u>
Liabilities		
Deposits — Demand		\$360,978,890
Acceptances — Less amount in portfolio		14,198,850
Accrued interest, expenses, etc.		6,499,363
Capital	\$ 8,000,000	
Surplus	18,505,284	26,505,284
		<u>\$408,182,387</u>

\*Limited Partner.

**BAYSTATE CORPORATION****77 Franklin Street, Boston**

Incorporated October 9, 1944

*Officers:* Philip Eiseman, *Chairman of the Board*; Richard Wengren, *President*;  
G. A. Hibbard, *Vice President and Treasurer*; W. M. Crozier, *Assistant Treasurer*;  
J. T. Noonan, *Secretary and Clerk*.

*Directors:* O. K. Anderson, F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson, D. S. Greer, Richmond Lewis,  
J. T. Noonan, J. H. Orr, W. F. Pounds, P. H. Theopold, Richard Wengren.

**STATEMENT OF CONDITION, DECEMBER 31, 1968**

<b>Assets</b>			
Cash and due from banks . . . . .			\$ 1,028,512
Investments (at book value):			
Member banks . . . . .		\$81,972,194	
U.S. Government obligations . . . . .		241,918	
State and Municipal obligations . . . . .		69,750	
Non-banking affiliated companies . . . . .		100,000	
Certificates of deposits . . . . .		600,000	82,983,862
Other assets . . . . .			127,941
			<u><u>\$84,140,315</u></u>
<b>Liabilities</b>			
Dividend payable . . . . .			\$ 1,167,630
Accrued for taxes, interest, expenses, etc. . . . .			87,457
Capital:			
Preferred stock . . . . .		\$ 39,780	
Common stock . . . . .		23,312,813	
Capital surplus . . . . .		37,109,825	
Earned surplus . . . . .		3,912,328	
Increase in underlying equity in member banks . . . . .		18,510,482	82,885,228
			<u><u>\$84,140,315</u></u>

**INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS**

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Bay Bank and Trust Company . . . . .	\$10	100,000	92,702	\$ 2,437,711
Harvard Trust Company . . . . .	10	440,000	423,208	15,673,551
Manufacturers National Bank of Bristol County . . . . .	10	37,000	29,677	1,324,637
Merchants National Bank of New Bedford . . . . .	10	110,000	102,848	5,015,679
Merrimack Valley National Bank, Haverhill . . . . .	20	43,750	41,837	2,610,664
Middlesex Bank, N.A. . . . .	10	300,000	283,373	11,520,096
Newton-Waltham Bank and Trust Company . . . . .	10	200,000	194,913	9,748,983
Norfolk County Trust Company . . . . .	10	500,000	474,896	14,871,407
The Union Market National Bank of Watertown . . . . .	10	125,000	117,852	3,824,722
Valley Bank and Trust Company . . . . .	10	292,500	286,629	14,205,718
Winchester Trust Company . . . . .	10	50,000	27,975	739,026
				<u><u>\$81,972,194</u></u>

## SHAWMUT ASSOCIATION, INC.

82 Devonshire Street, Boston

Incorporated December 30, 1964

*Officers*

Lawrence H. Martin, *Chairman of the Board*  
 John K. Benson, *President*  
 Leslie J. Scott, *Vice President and Treasurer*  
 Frederick W. Swasey, *Vice President*  
 D. Thomas Trigg, *Vice President*

Benjamin A. Trustman, *Secretary and Clerk*  
 Thomas J. Byrne, *Assistant Treasurer*  
 Edward F. Gibbons, *Assistant Treasurer*  
 Frances G. Giuffrida, *Assistant Treasurer*  
 Thomas R. Piper, *Assistant Treasurer and Assistant Secretary*

*Directors*

C. F. Avila, C. W. Bartlett, J. K. Benson, G. E. Brooking, Jr., G. F. Doriot, H. S. Geneen, E. M. Gordon,  
 F. T. Hammond, Jr., R. M. Jenney, R. V. Jones, A. S. Knowles, H. T. Marshall, L. M. Martin, Winston Mergott,  
 K. H. Olsen, J. N. Philips, D. B. Sinclair, C. H. Stocker, Jr., D. T. Trigg,  
 B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler

## STATEMENT OF CONDITION, DECEMBER 31, 1968

**Assets**

Cash and due from banks . . . . .	\$ 1,473,196
Investments:	
Member banks . . . . .	84,660,922
Marketable securities (at cost) . . . . .	3,735,780
Dividends and interest receivable . . . . .	148,816
Deferred charges . . . . .	9,950
	<u><u>\$90,028,664</u></u>

**Liabilities**

Dividend payable . . . . .	\$ 1,147,638
Accounts payable and accrued expenses . . . . .	184,695
Capital:	
Common stock . . . . .	\$ 8,197,415
Capital surplus . . . . .	38,490,467
Earned surplus . . . . .	42,008,449
	<u><u>88,696,331</u></u>
	<u><u>\$90,028,664</u></u>

## INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Shawmut Bank . . . . .	\$12 50	800,000	798,080	\$59,809,780
First County National Bank . . . . .	10 00	75,000	73,478	3,220,062
The County Bank, N.A. . . . .	10 00	160,000	156,625	5,124,386
The Everett National Bank . . . . .	10 00	46,650	45,390	2,361,097
Lexington Trust Company . . . . .	10 00	50,000	48,600	2,463,361
Melrose-Wakefield Trust Company . . . . .	10 00	54,000	51,850	2,921,704
Needham National Bank . . . . .	10 00	30,000	26,800	1,240,082
Newton National Bank . . . . .	10 00	60,000	58,451	2,268,046
Merchants-Warren National Bank . . . . .	10 00	60,000	57,746	3,223,116
Waltham Citizens National Bank . . . . .	10 00	30,000	28,880	1,107,333
Winchester National Bank . . . . .	10 00	20,000	18,560	921,955
				<u><u>\$84,660,922</u></u>

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ACME  
BOOKBINDING CO., INC.

MAR 18 1991

100 CAMBRIDGE STREET  
-CHARLESTOWN, MASS



